

**BUSINESS EDUCATION**

# forum

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**UNITED BUSINESS EDUCATION ASSOCIATION**

A DEPARTMENT OF THE NATIONAL EDUCATION ASSOCIATION

## **BASIC BUSINESS**

**TYPEWRITING**

**SHORTHAND**

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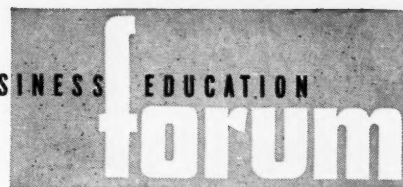
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The

## FORUM

### This Issue of the FORUM

The Feature Section (pages 7-26) is certain to receive an enthusiastic response from FORUM readers. From the lead article, "If I Were To Teach Business Again," through the entire series, the issue is packed with ideas, references, and methodology that should influence the teaching of basic business education—a most important phase of the business education program. A special feature in this issue is a two-page bibliography of "Career Materials in Business Occupations."

The Services Section (pages 27-37) presents a plea for more "action research," especially by the classroom teacher. Although situations differ considerably from school to school, reports of new techniques tested in the classroom can often be adapted for use by other teachers. Other Services Section articles range from de-emphasizing copy work in typewriting to data processing.

The abundance of articles in the Feature and Services Sections excluded many of the Association's stories usually reported in the In Action Section. You will be interested in reading the news items on UBEA, its regions, and affiliated associations which are included (pages 38-40, 42).

All business teachers will marvel at the many accomplishments of the nation's top FBLA chapter reported in the FBLA Forum (page 41). The FBLAers in Christiansburg (Virginia) High School are typical of the 55,000 high school and college students who are receiving the benefits of this national youth organization sponsored by the United Business Education Association.—D.C.C.

Editor: Basic Business FORUM  
F. KENDRICK BANGS  
University of Colorado  
Boulder, Colorado

# The Image of American Business

WHAT IS THE AMERICAN IMAGE of business? Does business mean the same to everyone? The word business does excite and stimulate the imagination; yet, the mental pictures that the word brings are quite different for different persons. For the very young, business means "Daddy goes to work." For the student in high school, the connotation of business is that it is a means of making money to satisfy a person's needs and desires. For some time, as indicated in *Management Survey* by F. C. Hooper, the professional groups have had the idea that "business is something a little dirty and the qualities it calls for certainly inferior . . . that business is very much a second-best and for second-raters."

A lack of understanding of business results in a lack of appreciation that the modern business unit is the key social institution of our times. A recent study reported in *Business Week* which was conducted in 12 Midwestern liberal arts colleges indicates that ". . . without formal training in economics, less than half the seniors know such elementary business information as that corporate officers report to the board of directors and that in an average year many companies operate at a loss."

As further illustration, a class of prospective business students composed of college sophomores and juniors responded to the question, "What is the average net return, or profit, in American business?" with answers ranging from 2 percent to 50 percent, with most of the answers in the area of 20 percent.

What effect does this lack of understanding of business knowledge have upon the economic well-being of our country? How can the public vote with any degree of intelligence in an election such as the recent national presidential election when so many of the issues of the campaign were of an economic nature?

It is time that business education in the secondary schools assumes its responsibility in the preparation of each person for his rightful place in a world that is basically a business environment. Every person today is confronted with several business decisions each day; to be able to make these decisions so that society as well as the individual person benefits, education for business is a "must" for everyone.

Business education has been offered at the secondary school level for some time. However, if we look at the emphasis that has been given to this phase of the educational process, we will find that most business teachers have been seeing business from the viewpoint of the employee. What other kinds of questions arise when a group of high school business teachers get together than: How fast must your students typewrite to pass the course? How fast must your students take shorthand? When the teacher is interested only in business from the standpoint of the employee level skills, is it any wonder that the employer's point of view is never presented to the high school students. Consequently, the image of business of the high school graduate does not include a picture of business management. Can this be the reason so few boys are interested in business education at the secondary school level and defer any interest in it until they reach business instruction on the collegiate level? What happens to those boys who might have had an interest in business but were not able to pursue a college education?

We have a vehicle in the high school curriculum whereby a desirable image of business may be attained if we will only accept the challenge. The course or courses are in the basic business area of the business education curriculum. Let us stop wasting unnecessary time with such skills as how to write a check and start up-grading the content of the basic business courses with emphasis on the management viewpoint toward creating a better understanding and appreciation of business in our free enterprise system.

If America continues to be the leader in the world, it will be to a great extent because of the type of business leadership which we will be able to

(Please turn to page 26)



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## If I Were To Teach Business Again

by **CECIL PUCKETT**, Denver Branch  
Federal Reserve Bank of Kansas City, Denver, Colorado

It has not been too many years since business education came into being as a struggling department, a step-child so to speak, frowned on, ridiculed, and criticized by educators engaged in teaching the so-called more academic and cultural subjects. Many of us now nearing retirement are old enough to remember these years. We were adamant in our convictions that the vocational skills—and that was what they were—shorthand, typewriting, bookkeeping, and a little salesmanship, business law, and business arithmetic, were a necessary part of the secondary school curriculum. We were convinced that a mastery of these subjects would provide tools with which high school youngsters could earn a living. We took pride in the large enrollments which demonstrated the popularity of the courses, particularly those in shorthand and typewriting.

Then came the great depression of the 1930's and enrollments soared, spurred by the desire of students to equip themselves with the tools which would better enable them to meet the competition for jobs. We were genuinely worried because jobs were scarce, and to flood the market with office workers would certainly bring even greater criticism upon the business departments. Our only hope was to broaden the objectives to include personal-use values. It was difficult and in far too many cases no changes were made in course content or in teaching methods. But we did one thing that was a step in the right direction; we directed our attention to including and expanding courses in the area of general business. But even that met with difficulty because too few teachers were either adequately prepared to teach these subjects or had the desire to teach subjects other than the skills.

In those days America was at peace. There was no threat to our democratic way of life—our free enterprise system. It was routine that everyone fitted into our well-established system. There was no thought that even office workers would ever need to be grounded in the fundamentals of democracy in order to forestall threats to our way of life. There was no thought that competition for both domestic and foreign markets for our goods

would become a threat to the standard of living of millions of our people. Although we were, without knowing it, on the brink of a "hot" war, there was no "cold" war in process.

As we emerged from the depression and jobs became more plentiful, we drifted back to our vocational objectives, even more desperately attempting to prepare office workers to fit into our well-established economic system. This continued during World War II when local businesses engaged in the production and distribution of civilian goods as well as those engaged in production for war were employing anyone who could use a typewriter or operate a computing machine. The same situation exists today except perhaps to a slightly lesser degree. The business departments of the secondary schools are still attempting to supply the educated personnel to meet the demand, and that is as it should be.

### Changes in Our Environment

We are now living in an entirely different environment. Socialism is making deep inroads into our free enterprise system. Communism is not only planting itself firmly as a way of life in many countries abroad but is gaining a foothold in countries of the Western hemisphere. There is already some support in our own country for the communist system.

Abroad, many nations are bidding for world markets with goods produced by cheap labor at lower prices. The U.S.S.R., for example, not only can produce cheaper but in order to capture world markets from the capitalist countries is willing to sacrifice profits or to sell at a loss. Foreign-made cars, typewriters, construction steel, door hinges, barbed wire, and many other products can be stocked in the warehouses of this country or delivered to the consumer at costs far less than they can be produced here, to say nothing of the cost of distribution. And no longer can we brush off as inferior the products which are causing this ever growing competition. Foreign competitors have learned how to produce efficiently and the quality is good.

What does it all mean? The increasing role of government in supporting farm products, in operating businesses in competition with private capital, in providing

EDITOR'S NOTE: Dr. Puckett is vice-president of the Denver Branch of the Federal Reserve Bank of Kansas City.



***If I were a business teacher again, I would first master the content in the field of economics.***

support for the aged, and in keeping in business those who cannot manage properly in business, is tending to destroy the free enterprise system that has made this nation great. It is destroying gradually but surely the incentive of men to invest and to risk in an independent business that which they own. The tax burden is getting greater year by year and as the federal, state, and local governments take more and more of a man's income, the incentive to work and produce becomes less and less. The loss of foreign export markets and the competition from foreign goods will, without doubt, close factories and cause an increasing amount of unemployment. Unemployment breeds unrest and when this army of unemployed becomes strong enough there is no government on earth strong enough to resist pressure for change and in many cases complete overthrow.

Complacency of the citizens regarding the forces at work which endanger the economic, political, and social well-being of America is the signal that we could well be on the brink of disaster. Millions of Americans who are contributing money and brains to the continuation of our democracy and our economic system are aware of this. However, millions of others flow with the tide, selfish in their own day-to-day welfare, regardless of how small might be their own profit. They must know,

but perhaps do not realize the consequence, that the continued upward trend of costs without compensating production will eventually take jobs from millions of American citizens.

If this country is to survive socially, politically, and economically, and if our citizens are to enjoy the freedom and the standard of living that accompanies it, our people must be shocked out of their complacency. Our adults must be taught through the medium of radio, television, and the press the dangers that confront them and what they as individuals can do to survive. And our young people in elementary and secondary schools, as well as those in colleges, must be made aware of the facts regarding the dangers that confront us, and taught the kind of subject content that will enable them to do their part in preserving our way of life.

If I were a business teacher again, I would attach much, much less importance to the skill subjects than I once did. I would first master the content in the field of economics, including economic resources, world trade, agriculture, fiscal policy, money, production, distribution, and labor. I would outline a course based upon the survival of our democratic way of life and I would drill it into my students hoping to so indoctrinate them with the benefits of our way of life that no one would ever

Small group discussions add impetus to the study of survival of our democratic way of life.





***A free-enterprise system cannot exist where the people are economically illiterate.***

be able to shake their faith in it. And I would try to so guide them day by day that they would feel it both a responsibility and a privilege to assume leadership in a crusade for preservation.

Of course the skill subjects are important. Of course the ability to earn a livelihood is important. But "what doth it profit a man" should either he have no job to which he can apply his skills, or the job which he might have be only for the benefit of the state?

It is my hope that business teachers cease to give their entire attention to the economic needs of the individual,

as important as this has been and still is. Somehow or other, everyone will find his niche and be able thereby to provide for his needs and the needs of those dependent upon him, whether he is especially prepared or not. To make survival of our economic, political, and social system the prime objective of all education, of which business education is an important part, should be the responsibility of everyone. To be free is the greatest heritage of all. To play a part in preserving freedom for our children and our children's children is the greatest service which anyone can give to his country. # #

## **An Advanced Course in Basic Business**

by **HAROLD LEITH**

University of Cincinnati, Cincinnati, Ohio

A number of schools are already offering an upgraded course in advanced basic business with considerable success. Most of the ideas proposed here were suggested by progressive business teachers from all parts of the United States. This approach is not something new and untried; it is being used. For want of a better title, let us call it the "analytical approach."

### **The Purpose**

Advanced basic business, as the term is used in this article, is an eleventh- or twelfth-grade course. Its primary purpose is to help students interpret, understand, appreciate, and live and work successfully within the American business system. The word "interpret" in the preceding sentence implies analysis; an analysis requires a weighing of evidence. But why the need for such a thought-provoking course?

A person cannot pick up a newspaper these days without reading about population growth, the gross national product, taxes, parity, interest rates, labor-management disputes, foreign aid, and on and on. We live in the American business system and are called upon to vote with our ballots, our dollars, and our energies for or against many proposals which materially affect our economic lives. Yet, several recent studies have shown that our high school graduates are uninformed or, much more seriously, misinformed about how our business system performs its function of supplying us with the goods and services which we need. In order to vote intelligently, we must understand the issues. It has been said many times that a democracy cannot exist where the people are illiterate. It seems reasonable to add that neither can a free-enterprise system exist where the people are economically illiterate.

To say that we are in an economic war with the countries behind the iron curtain is hardly original, yet this is one of the most important reasons for offering a course at the senior level which helps to interpret the American business system. Those who have studied the Soviet educational system tell us that students attending school in the communist countries know what their goals are. They understand the meaning of productivity; they realize the importance of capital goods in the productive process; they realize that capital goods can originate only through savings, and so on. In an economic war, we in the United States should also understand these basic economic concepts.

Another of our serious problems is that our students have been taught by us to get the "right answer." They assume that there is such an answer to all problems. We "take off" for a strikeover and give full credit for a perfect copy; we use multiple-choice items on our examinations with only one correct answer; we debit cash and we credit sales when a cash sale is made. It is understandable, then, that our students want to know the right answers to business and economic problems. We are obligated, therefore, to help our students understand that in many areas of life there are no definitive right answers, there are only alternative courses of action. This is particularly true in the area of business and economics. A major purpose of the analytical approach in advanced basic business, then, is to help the student see that there are alternative courses of action—that he must seek out these alternatives, evaluate them, and then take that course of action which seems best in the light of the evidence he is able to obtain. This line of approach can then be pushed further back in a number of different directions. For example, "that course of action which



***There is no one "best" solution to economic problems, but only alternative courses of action.***

seems best" can be further developed into: (a) best for whom—for you, for your country, your union, your nation, the world? (b) best under which circumstances—during prosperity, during periods of inflation, while interest rates are high? (c) best in terms of which objective?

**The Content**

There are any number of ways in which the content of the advanced course in basic business may be organized. One possible method is given here. There could be eight major units: our business system, production, labor, distribution, competition, consumption, economic growth, and the role of government. Some idea of the content which might be included under each of these major headings is given in the following paragraphs.

1. Our business system—human needs; scarcity and the allocation of resources; income as a product of human effort; decisions regarding what will be produced, how it will be produced, and for whom it will be produced; economic decision making in the American business system and in other economic systems; and characteristics of the American business system, such as profit making, private ownership of goods, freedom of choice.

2. Production—specialization and mass production; the contributions of capital, labor, management, resources, and government; productivity; and agriculture and the problems peculiar to it, such as the relative elasticity of demand for farm products, price supports, real income, and the spread between agricultural prices and the price the consumer pays in the grocery store.

3. Labor—an expansion of labor's contribution to production including the relationship between productivity and the worker's income; labor unions, their objectives, policies, and tactics; collective bargaining; relationships between labor and management; and labor legislation.

4. Distribution—(a) the marketing structure, channels of distribution, functions of marketing, the role of advertising, the cost of distribution, and marketing of agricultural products; and (b) foreign trade, including the significance of trade with other countries to ourselves and to them, our dependence upon imports, our need to export, tariffs and other trade barriers, geographic specialization, foreign aid and "fair" prices for imports, need of undeveloped countries for capital goods, and foreign exchange.

5. Competition—the price directed system; the influence of price on production; competition, monopolistic competition, and monopoly; arbitrary prices; nonprice competition; the relationship between large and small business; product differentiation; and the place of the small business organization in the economy.

6. Consumption—financial planning, investing; wise buying for personal use; and results of consumer purchasing upon the American economy.

7. Economic growth—the gross national product; national income, personal income; strengths and weaknesses of the American business system; research and development; and monetary and fiscal policy, expansion and contraction of credit, for example, by the Federal Reserve System.

8. The role of government—taxes, the purchase of goods and services by governmental agencies, private spending versus governmental spending and their effects upon the economy; governmental regulation of business; the accelerated growth of government and the reasons for it, such as the shifting of economic risks to government; and governmental action and the redistribution of the national income.

The above enumerated items are suggested major units with some of the more significant subtopics that could be included under each. No attempt is made here to give a complete course outline. Also, the main topics are far from sacrosanct. Numerous other ways of organizing the course could be just as acceptable and, quite probably, more effective. The organization of the content is not a primary consideration—the point of attack is.

**The Approach**

The advanced basic business course should be more than a description of things as they are. Much of the students' time should be spent in analyzing the results that are likely to occur when different courses of action are followed. Students cannot think in a vacuum. They cannot evaluate the possible results of increasing or decreasing the public debt unless they understand (through description) how the public debt is held. For example, there is little doubt that our commercial banks are far stronger today than they were 50 years ago, and this is due, in part at least, to the fact that a much larger proportion of the banks' assets are now in the form of governmental securities—assets of the highest quality, which exist only because the government has borrowed money. The point is this: some definition is necessary, but it is not the end result; it merely lays the groundwork for the more important concepts, appreciations, and understandings which follow.

A small placard above a colleague's desk reads "If you can keep a level head in all this confusion, you just don't understand the situation." The hallmark of the uninformed is that he knows the right answer, without equivocation. This is particularly true of the economically uninformed. "Get government out of business." "Buy American." "Curtail the powers of the union bosses." "Cut taxes." These and many similar platitudes are offered as the one solution to all of our economic ills. Our students must understand that these solutions are offered because their advocates do not really comprehend the complexities of the problem. Our students must understand that in actuality there is no one "best" solution to economic problems, but only alternative courses of action. They must further see that the course of action decided upon must be determined by



our objectives, which may or may not be economic in character. They may be humanitarian, for example, or based upon military expediency. Furthermore, our students must understand that regardless of the course of action decided upon, based upon what seems to be the most desirable (or least objectionable) outcomes, some persons are likely to be hurt. In other words, what is good for group A, based upon objective X, may be bad for group B, based also upon objective X—or Y or Z. An illustration or two may help.

First, let us consider the case of Mr. Jones, a factory worker who holds union membership. Mr. Jones needs to have his house painted. Assuming he does not care to do the job himself, he has two alternative courses of action: He can hire a young teacher who does painting "on the side" to supplement his income, or he can hire the Ampex House Painting Company. The Ampex Company employs only union painters. The teacher offers to do the job for \$75 less than the bid offered by the Ampex Company. If his own temporary economic situation alone is considered, Mr. Jones would doubtless hire the teacher. He could then spend the \$75 to help clothe his children. His children, along with Mr. Smith, the proprietor of the Teen-Age Shop, would approve of this. Indeed, so would the producers and distributors of teenage clothes, many of whom are union members. In addition, the young teacher with his "after hours" income would remain in the teaching profession and (a) help to fill the urgent need for good teachers and (b) help keep teachers' salaries depressed. If the teacher could not find enough extra work, he might leave the profession and, to the extent of one man, further aggravate the teacher shortage. This in turn, would tend to push up the salaries paid to teachers. On the other hand, if Mr. Jones hires the Ampex Company, he strengthens the painters' union and, indirectly, the power of his own union. In the long run, this may mean more than the \$75 he would save on the paint job.

Getting his house painted is an economic act, but his decision will not be based upon economic considerations alone. In fact, he may decide to hire the Ampex Company because he fears the ridicule of his union-member friends more than he wants the extra 75 dollars' worth of clothing for his children. There is no correct answer to the question: Who should be hired to paint Mr. Jones' house? There are only desirable and undesirable consequences of each course of action. This illustration, of course, is very simple; and it is meant to be. Let us now look at a more complex economic problem and some possible alternative courses of action.

Price is the organizing device around which our economy revolves. It is an index of the relative scarcity of a commodity or service. It determines who will get what and how much of the goods and services our economic system produces. Considering the handicaps under which it works (arbitrary prices, irrational consumer behavior, inadequate consumer information, and so on), price performs its economic function of rationing scarce goods in

an extraordinarily effective manner. In fact, it performs its function so well that during the great depression of 1931-35 and during World War II, it had to be taken off the job. If only economic considerations are taken into account, price will always perform its function as it is supposed to do. During periods of emergency, however, considerations other than those of an economic nature become increasingly important; for example, the floor under prices and wages during the days of the National Recovery Administration (NRA), stamps for shoes and gasoline during World War II, rent controls, and so on. Now, what are the alternate courses of action? Should price alone ration scarce items, or should government step in? If the decision is price alone, how about the price of labor? If the price of labor is regulated, can commodity prices really be free to allocate scarce goods? What about housing—should price alone regulate housing, or should government increase the supply—thus pushing the price down? Can price perform its function properly if commodity A is regulated while commodity B is left to the forces of supply and demand? If not, what about parity for farm prices? Can price really perform its function when the production of commodity C is controlled by only a few large producers? What about the disparity between the "sticky" prices of monopolistic producers and the "market" prices of more competitive producers? An answer to each of the above questions suggests a course of action. Where differences of opinion exist, it is often because the answers are based upon different objectives. For example, it may be proposed that ceilings be placed on rents for humanitarian reasons. On the other hand, from purely economic reasoning, scarcity of housing causes rents to go higher; and when this happens, capital flows into the construction of houses and apartments, thereby alleviating the shortage and forcing the price of housing down. What should be done? Obviously, there are advantages and disadvantages to each of the several possible courses of action. It is also noteworthy to remember that regardless of the action taken, someone will be hurt.

#### **Unemployment As an Example**

What about areas where unemployment is abnormally high? Unemployed workers are a social loss, yet private business cannot, or does not, provide work for these people. Is it more desirable to "keep government out of business" or to "keep taxes down" than it is to provide some form of relief for these people? If the decision is to provide these people with some form of relief, should it be in the form of "made work"? Or should the government subsidize, directly or indirectly, an uneconomic industry which may be in the area? If the decision is not to subsidize uneconomic industry, should the government undertake to encourage new industry to move into the depressed area? How? If the decision is not to provide relief, the people in these areas may struggle along on a substandard living scale for years until their



**All of our people must be made aware of the importance of good financial management responsibility.**

children or grandchildren move away from the homestead; or, perhaps, the great need of the people will encourage new and efficient industry to move into the area because of the inexpensive labor it can obtain there. Is this the most desirable course of action? Perhaps not one, but several courses of action may be pursued, based upon several objectives all designed to help accomplish one goal.

The foregoing are illustrations of how the analytical approach may be used in the advanced basic business class. It might be called a "thinking" approach or a "problem" approach or even a "case study" approach. The teaching and testing of factual information is relatively easy. The teaching of conceptual understandings is more difficult. Yet, if we are to do our job, we cannot be satisfied with less. # #

## A Businessman's Look at Business Education

by HENRY A. BITTNER

Design Products, Inc., Boulder, Colorado

What are educators attempting to accomplish throughout all our schools? Are we trying to educate a privileged few? Or are we trying to disseminate as much knowledge and education to as many of our young people as possible? If the latter is true, then why, along with American history, do we not teach American business in our high schools? We are, after all, a country that firmly believes in and practices the free enterprise system. Certainly we are a bastion of strength in our beliefs in individual rights and liberties, and I am quite sure we will all agree that American business has had a great influence in the maintenance and growth of these principles.

Daily we are all faced with decisions which a fundamental knowledge of business would certainly help to resolve.

I am quite sure that if we had more basic business courses in high schools many of our business failures could be avoided. Two primary causes for business failures are undercapitalization and ignorance—ignorance of basic business precepts which if followed can help avoid the many problems that a new business is required to undergo before it can be considered even moderately successful.

The majority of businesses that fail do so in the first three years of their operation. This, as you are aware, is the period during which most of us who were not fortunate enough to have any business education are feeling our way and really *learning* what should already have been knowledge. Learning to operate a business while we are actually practicing business is perhaps the greatest error that we can make in starting a business. Mistakes made here are costly and reflect directly in monetary loss at a time when the operation is in no

position to sustain any loss. At this point a company could be deprived of badly needed operating capital which frequently results in failure.

Since many of our would-be small businessmen will be unable to take advantage of college business courses, think of how much better it would be for us all if we were able to acquire in the high school classroom the business knowledge that would make us realize all the consequences of operating our own enterprise. A tremendous economic saving for society would result.

An equally important area to the success of a business venture is a depth of understanding, appreciation, and consideration of mutual problems. Problems of management which are presently incomprehensible to employees would certainly be better understood by the employee if he had taken a business course in high school. This would give him a better understanding of the field of business and its management. More times than not, differences between employer and employee are caused by a lack of understanding of the whole problem. If they both had a better basic business understanding, these differences might indeed become meaningless and solutions thereto universally obvious. We cannot, of course, create understanding through desire. Understanding must first be preceded by knowledge and knowledge in turn by education.

In this country of ours we look toward and for continued progress in education, in health and welfare, in gross national product, in defense, and in all other areas of both governmental and private endeavor. The problem facing us is the accomplishment of continually higher goals for all our people and hence for our economy. Goals are easily set, but oftentimes difficult to attain. All of our people must be made aware of the importance of good financial management responsibility if we are to continue to prosper and enjoy basically good and uninflated economic growth. Principles of good

EDITOR'S NOTE: Mr. Bittner is president of Design Products, Inc., in Boulder.



***Business teachers need to know about significant changes in business.***

business practices, if adopted in our daily lives, soon reflect not only in our business economy but in our government as well. Awareness of financial responsibility is a daily and constant problem in all walks of life. Ignorance can easily cause our downfall, individually and collectively. Certainly our major hope in this area is through proper education.

The projects of the Future Business Leaders of America and the National Junior Achievement Program are predicated upon the theory that our youth can be taught, outside the classroom, the basic fundamentals of business operation. It has been my good fortune to be associated directly with the latter program here in my community.

In the Junior Achievement Program, students, with the help of volunteer business advisers, organize and operate miniature corporations, and by so doing attain some conception of the many problems and hazards businesses must continuously face. This is an excellent program from the standpoint of practical application of business knowledge. Unfortunately, the program is extremely limited in scope. For example, our facilities in this community can be used only by some 7 percent of the total enrollment in our high schools.

The majority of the teenagers we deal with in Junior Achievement have absolutely no conception of business fundamentals when they enter our program; on the contrary, they most usually have a complete and erroneous viewpoint of business, practically and ethically. The general remark we hear is the classic, "I didn't know managing a company required so much hard work."

Even though we should all agree that business education in our high schools is a desirable and perhaps even a vital need, one problem, though not insurmountable, still remains. In many areas of our nation we are still

faced with an acute teacher shortage. Even if we found ourselves with an adequate number of teachers to provide the necessary instruction, the question necessarily arises as to their qualifications for business instruction. Chances are that many of our existing business education teachers would be unable to teach courses in the basic business area. Such a teacher needs breadth of knowledge including specialized business courses in the functional areas of business, such as management, finance, marketing, accounting, and statistics. This, of course, requires the careful attention of the school administrators to be certain that the program does not fail because of a lack of qualified instructors. Local businessmen are usually willing to help in many ways to assist the business teacher make his teaching not only theoretically sound, but practical as well.

It is my conviction that we can help many people avoid the pitfalls that a highly complex and competitive business economy offers the neophyte by providing good business instruction in our high schools. Many tragic failures in business could be avoided. Many individuals would realize that they are not suited for business without the necessity of the severe lesson of bankruptcy. Many more would realize, on the other hand, that business can be glamorous and exciting and that business should be their chosen field. Our business community would be benefited by securing the services of these qualified individuals who otherwise might be lost to us.

Finally, it is the responsibility of the educator to make certain that our young people who will not have college instruction will have as many opportunities at the high school level for as sound an education as we can provide. Business fundamentals should be seriously considered as a vital part of the business education program in each secondary school. # #

## **Changes Affecting Basic Business Teaching**

by **WARREN S. PERRY**

Illinois State Normal University, Normal, Illinois

The world of business is a dynamic and everchanging one. Businessmen, in their quest for profits, continually seek new and better ways of producing and marketing goods and services. This has serious implications for teaching because it means changes in technology, as well as economic and social changes, that make it difficult to remain well informed. Business teachers need to know about significant changes in business, not only for their own individual satisfaction, but also to be able to acquaint students with these changes.

What are some recent changes that have taken place in business that may be of interest to business teachers, especially those teaching a course in basic business?

### **Government and Economic Activity**

A change that has been taking place for some time and one that has tremendous implications in business is the increasingly active role played by the federal government. It has become quite apparent that "big government" and a high level of public spending are here to



**One of the changes taking place in business is the trend toward greater deficit financing.**

stay, no matter what political party is in power. It is also apparent that the government, through its monetary policies and increased public expenditures, will make every effort to stabilize fluctuations in the economy and prevent serious business depressions.

The high level of public spending, together with record highs in gross private domestic investment and personal consumption expenditures, suggest why the gross national product of the United States recently surpassed the \$500 billion rate. Other current economic measures reveal record highs in national income, personal income, and savings. As a basis for comparison, the gross national product in 1956 was only \$419 billion. This tremendous increase reflects the growth that has taken place in business in order to provide the goods and services for such a rapidly expanding economy.

Along with this high level of business activity, the need for additional investment capital, increased business profits, and the opportunity for greater returns on invested savings has encouraged more people to become shareowners in American business. A survey conducted by the New York Stock Exchange<sup>1</sup> in 1959 revealed that between 1956 and 1959 the number of shareowners increased 45 percent to almost 12.5 million—a yearly increase of nearly 1.2 million investors. There is no indication that this trend is decreasing if measured by the record number of companies that now have over a million shareowners.

Changes in the types of people who are investing have taken place with this increase in the number of shareowners. The majority of today's shareowners come from middle-income levels in our society, not from the higher-income levels that provided investment capital in past periods of history. According to the New York Stock Exchange survey previously mentioned, 77 percent of those persons who made investments in 1959 had incomes under \$10,000 with an over-all average of \$7,000. Women investors outnumbered men by approximately 5 percent, and 48 percent of the adult investors had four years of high school or less.

More Americans are investing their savings in investment capital indirectly through mutual funds (investment funds), insurance and pension programs, banks, and other financial institutions. Mutual funds are a smaller supplier of investment capital when compared with insurance companies and banks, but the growth of these funds has been phenomenal. According to the Securities and Exchange Commission,<sup>2</sup> the estimated market value of the assets of mutual funds was \$17 billion on June 30, 1958, as compared with only \$2.2 billion in 1944. In recent years, the assets of these funds has increased at a rate of \$1 to \$2 billion a year.

Record high expenditures for personal consumption was accompanied by borrowing larger amounts in order

to purchase these goods and services. Net installment borrowing reached new record levels. This change in consumer buying habits was the main reason why the nation's fifth largest retail chain, the J. C. Penney Company, decided to experiment with selling on credit. This was a significant change from the established policy set down by the founder, James "Cash" Penney, who believed in selling only for cash and whose policy has been followed from the time he opened his first store in Wyoming 59 years ago to the time of this decision. The Penney chain hoped, in experimenting with credit sales, to appeal to the young married couples, who are extensive users of credit.

### Home Ownership

Another indicator of the trend toward greater deficit financing can be illustrated by the increase in mortgage loans. According to the United States Savings and Loan League,<sup>3</sup> home ownership is now at the highest point in the nation's history. Sixty-one percent of all nonfarm families—some 28 million—own their homes. This contrasts with 53 percent a decade ago, and 45 percent in 1930. The current mortgage debt of \$131 billion is 11 percent higher than at the end of 1958 and twice as much as it was at the end of 1953.

Closely associated with the increase in home ownership is the change taking place in the location of new homes. The greatest growth is near highly concentrated urban centers, with suburbia becoming the fastest growing area in America. Peter F. Drucker<sup>4</sup> mentioned that within the next 10 to 15 years our country will go beyond the "metropolitan" stage and will become an area of, perhaps, two dozen "super cities" scattered throughout the United States. This means additional changes for business because the more urban a population is, the greater will be the demands placed upon business to supply goods and services.

### Marketing

Changes in home locations have resulted in the growth of suburban shopping centers. The American Marketing Association<sup>5</sup> estimated that two-thirds of the 2,000 planned centers that were in operation in 1956 were less than four years old. In making a comparison in growth of these centers from 1956 to 1959, *Chain Store Age*<sup>6</sup> estimates that at the close of 1959 there were 3,600 centers in operation. This magazine also estimates that there will be approximately "8,500 to 10,000 centers in operation by 1965, with the rate of center development accelerating after 1962."<sup>7</sup>

<sup>3</sup>*Savings and Loan Fact Book '60*. United States Savings and Loan League, 1959, p. 9.

<sup>4</sup>Fenn, Dan H., Jr., editor. *Management in a Rapidly Changing Economy*. New York: McGraw-Hill Publishing Company, 1958, p. 7.

<sup>5</sup>Converse, Paul D.; Huegy, Harvey W.; and Mitchell, Robert V. *Elements of Marketing*, Sixth Edition. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1958, p. 312.

<sup>6</sup>Phillips, Charles F., and Duncan, Delbert J. *Marketing Principles and Methods*, Fourth Edition. Homewood, Illinois: Richard D. Irwin, Inc., 1960, p. 136.

<sup>7</sup>*Ibid.*

<sup>1</sup>*The Exchange*. New York Stock Exchange, July 1959, p. 1-5.

<sup>2</sup>Sauvain, Harry. *Investment Management*, Second Edition. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1959, p. 485.



**Significant changes are also taking place in the types of business firms engaged in distribution.**

Businesses that are located in the downtown shopping areas of cities have made changes to compete with the suburban shopping centers. Buildings are being made more attractive as well as air-conditioned to provide more eye appeal and comfort for customers. Some department stores feature such nonmerchandising items as lectures, concerts, and art exhibits to attract customers to their place of business. In a few cities, businessmen have experimented with the construction of a mall on a closed section of the main street to provide more attractive surroundings. Cities planning for the future are making their downtown locations more inviting with increased parking space for automobiles and the inclusion of recreational facilities.

Significant changes are also taking place in the types of business firms engaged in the distribution of goods. The tremendous growth of discount houses since World War II has caused some manufacturers to increase distribution direct to retailers, thus tending to eliminate the wholesaler. In the face of this competition from discount houses, many regular retailers have resorted to price cutting on highly competitive items, sometimes selling direct from warehouses or through warehouse stores. Selling in this manner reduces overhead expenses which allows retailers to be more competitive in selling at discounted prices.

In an effort to lower costs of distribution, General Electric Company recently inaugurated a plan of shipping carloads of mixed appliances directly to retailers in a community. By distributing goods in this manner, General Electric Company hopes to save on freight and hauling charges, rather than to eliminate the wholesaler. The wholesaler in this type of operation secures orders from retailers, helps finance these orders, and serves as a collection agency for the company.

#### **Transportation**

Technological change has created many advances in transportation to provide faster and better service. An illustration of this is the type of service now offered in air transportation. Airlines are gradually changing from propeller to jet planes, with the result that travel time from one section of the country to another has been greatly reduced. A recent article in *Popular Science*<sup>8</sup> stated that tomorrow's jetliners will cruise at 2,000 miles an hour and will be able to go from coast to coast in 80 minutes. These planes will travel so fast that they will require automatic computers to do most of the "flying" because the speed will be too great for human reaction to conventional instruments.

The railroads, in an effort to meet competition from trucking companies, are offering "piggy-back" service. This service provides transportation of loaded motor-truck trailers by the railroad. The loaded trailers are pulled by motor truck to the freight yard, unhitched from the truck, and loaded on special railroad cars. At

their destination city, the trailers are unloaded and again attached to a truck for door-to-door delivery. In this way, freight can be carried from city to city without using the highways and without unloading the trailer. It is hoped that shipping costs will be reduced, especially on long-distance shipments, because railroads can carry numerous trailers at one time instead of transporting each trailer individually by motor truck.

#### **Communications**

A recent development in written-record communication has been the Desk-Fax machine for business offices. This machine provides a direct connection with the nearest telegraph office. The machine will send and receive telegrams instantly in picture form merely by pressing a button. It eliminates the need for pickup and delivery of telegrams. An even more recent development is Wirefax, whereby facsimile transmission of original communications is possible between major cities in the United States.

In telephone communications, the development of direct distance dialing makes it possible to dial telephones across the nation without placing the call through a telephone switchboard. Another development in telephone usage is the direct inward dialing. This service eliminates the need for those who call large companies to go through a company switchboard. Calls can be made to any extension telephone in a company using this new dialing system.

#### **Automation**

The field of electronics has brought about many additional changes in business. Electronic machines have been developed to reduce routine work in both office and factory. Automation, through the use of computers and other electronic data processing machines, has made changes in business offices. An illustration of this is an electronic bookkeeping machine developed by General Electric Company for use in banks.

(The machine) . . . will handle all the bookkeeping details for 50,000 checking accounts every working day. The machine will credit and debit individual checking accounts with the checks and deposits received, remember the details of all these transactions, maintain depositor current balances, and accept stop payments and hold orders. It sorts the checks and deposits into account number, and it turns out a complete, printed statement for depositors at the end of the month or whenever called upon to do so.<sup>9</sup>

#### **Business Management**

The human side of business is also undergoing change. In large businesses, there has been a change from emphasis on a formal relationship of authority and submission to one of teamwork, participation, and acceptance of the worker in the organization.

The small businessman is realizing a need for a more professional attitude toward business for his survival.

<sup>8</sup>Tozer, Eliot. "Coast to Coast in 80 Minutes." *Popular Science* 177: 76; August 1960.

<sup>9</sup>Fenn, *op. cit.*, p. 30.



**A need exists for all students to become more literate in economic understanding.**

Dun & Bradstreet<sup>10</sup> indicate that over 90 percent of the nation's small business failures are caused by inexperience and incompetent management. The casualty rate for small businesses in the United States has been over 1,000 a month. To be successful, the small businessman needs to support community growth, have a balanced interest in all aspects of his operation, maintain a proper attitude toward financing, and have correct information on his business operations at all times.

**Implications for Basic Business Education**

With the change in the role played by the federal government and its effect upon the economic activity of the nation, a need exists for all students to become more literate in economic understanding. This should include what effect government activity has upon the gross national product and how it relates to the national debt and other measures of the economy. Also, what effect government controls have upon business, the powers of its monetary policies, and the need for taxes to finance the spending carried on by the government. A beginning of this understanding should be included as part of a course in basic business education.

The high level of national income has been a contributing factor in bringing about changes in the way people spend or save their incomes. These changes suggest a need for students to have a better understanding about

using credit, saving, investing, and other aspects of money management.

The changes illustrated in communications, transportation, and marketing are new developments that enable businessmen to offer new and better ways of distributing goods and in providing services. Students need to know of the changes in these areas of business and how they improve the standard of living of the American people.

This is also true of automation in the office and factory. The servomechanisms and electronic data processing machines all have but one objective and that is to produce more with less human effort. Students need to be aware of this change and the tremendous impact these machines will have on our society.

The change in attitude of management toward greater acceptance, participation, and teamwork of workers in a business organization emphasizes the need for greater understanding of human relations and the ability to get along with others in a work situation. Even in small business management, the realization of a more professional attitude in operating a small business may be the difference between success or failure. If students realize the importance of these changes, it may help to reduce the number of business failures in the future.

These changes are only a few that have taken place in business, but they emphasize the need for teaching basic business education in a dynamic manner with up-to-date materials if students are to be better prepared for business as well as better informed citizens in our society.

# #

<sup>10</sup>Wyant, Rowena. "Business Failures." *Dun's Review and Modern Industry* 75: 13-16; March 1960.

## Four Units in Basic Business Education:

### 1. Business Cycles

by GLADYS BAHR

New Trier Township High School, Winnetka, Illinois

An important area of economic study for the basic business student is the subject of "Business Cycles." The teacher may wish to refresh his theory of business cycles by studying *Business Cycles and Their Causes*.<sup>1</sup>

Some concepts prepared by high school students are:

1. A business cycle includes periods of prosperity, decline, depression, and recovery.
2. The business cycle affects all consumers and all businesses in varying degrees.

3. Key economic factors like automobile production indicate the general trend of business.

4. Many persons blame political parties, labor, management, communism, or the weather conditions for phases of business.

5. A business cycle may extend from a few months to a few years.

6. Real income is how much your money buys at that given date.

7. The escalator clause in labor contracts may cause inflation.

<sup>1</sup>Mitchell, Wesley Clair. *Business Cycles and Their Causes*. Berkeley: University of California Press, 1959, 240 p.



**Resource materials for a unit in business cycles include pamphlets, books, newspapers, films, and other items.**

8. The state of business in the United States also affects other countries.

9. The anticipation and understanding of the business cycle can lessen its degree of severity.

10. An effective federal government will exercise controls to minimize the extent of inflation.

11. A man's stated salary may not necessarily be his real wages.

12. Inflation may be held down by controlling prices, wages, credit, supply, by increasing taxes, and urging consumers to save.

13. Fear often causes depressions.

14. Depression is the lowest point in the business cycle during which time people are unemployed, prices are low, and businesses fail.

15. During periods of prosperity, employment, wages, and prices are high and businesses and consumers buy large quantities.

### Booklets About Business Cycles

A variety of publications are available for use to supplement the basic textbook when discussing the topic of business cycles. Among them are:

*Defense Against Inflation* by Research and Policy Committee, 1958, 96 pages, free to schools

*The Cruellest Tax* by Theodore V. Houser, 1958, 28 pages, 10 copies free to schools  
Committee for Economic Development  
711 Fifth Avenue  
New York 22, New York

*How Sick Are Your Dollars?* by John L. Strohm, 1957, 16 pages, 25 cents  
Channing L. Bete Co., Inc.  
Greenfield, Massachusetts

*Inflation As a Way of Life* by Roger M. Blough, 1956, 20 pages, free  
United States Steel Corporation  
71 Broadway  
New York 6, New York

*Winning the Battle Against Inflation*, reprinted from Federal Reserve Bulletin, August 1957, 12 pages, free  
Division of Administrative Services  
Board of Governors of Federal Reserve System  
Washington 25, D. C.

*Postwar Cyclical Experience and Economic Stability* by Bert G. Hickman, 1958, Reprint 28, 20 pages, single copy free

*Diffusion, Acceleration and Business Cycles* by Bert G. Hickman, 1959, Reprint 34, 16 pages, single copy free  
Brookings Institution  
1775 Massachusetts Ave., N.W.  
Washington 6, D. C.

*What Will Deflation or More Inflation Mean to You?*, 1959, 112 pages, \$1.  
American Institute for Economic Research  
Great Barrington, Massachusetts

*Keeping Your Money Healthy*, September 1960, 16 pages, free  
Federal Reserve Bank of New York  
33 Liberty Street  
New York 45, New York

*Inflation—Cause and Cure*, July 1959, 64 pages, 50 cents

*The Federal Budget and "The General Welfare,"* December 1959, 80 pages, 50 cents

*Tight Money and Rising Interest Rates*, July 1960, 82 pages, 50 cents

Conference on Economic Progress

1000 Connecticut Avenue, N.W.

Washington 6, D. C.

*A Banker Discusses Inflation, Credit Control, Interest Rates*, 1959, 36 pages, free

*Easy Money, Tight Money, Healthy Money*, 1960, 8 pages, free

*Economic Growth, Inflation and You*, 1960, 36 pages, free

*How Inflation Shrinks Your Dollars*, 1960, 8 pages, free

*How the Cost of Money Affects the Cost of Living*, 1960, 8 pages, free

Published by The American Bankers Association and available from most banks throughout the country

*Trouble in Paradise*, 12 pages, 3 cents

*A Stable Dollar*, 1959, 19 pages, 5 cents

Institute of Life Insurance

488 Madison Avenue

New York 22, New York

### Activities

The time allocated to the topic of business cycles and the composition of the students within the class will determine, to a large extent, the activities to be used. Several possible class activities are suggested here.

1. Obtain the movie, "Trouble in Paradise," on loan from the Institute of Life Insurance, 488 Madison Avenue, New York 22, New York, to help motivate the unit.

2. Secure a business cycle wall chart from your local bank if possible. Young folks are interested in the ups and downs since 1800, or whatever date is used on the chart.

3. Ask the students to find current news items on the business cycle. The stories can be found in the local newspapers, *Newsweek*, *Time*, *U. S. News and World Report*, *Business Week*, *Changing Times*.

4. A student may wish to interview an older person, grandparent, a friend. What does he think of inflation? Did he like the controls of World War II? How does the prosperity of the 50's compare with the depression of the 30's? Summarize the interview.

5. Look for bulletin board material—recent cartoons, old menus (food prices); advertisements showing differences in prices of the years of 1935, 1945, and 1955.

6. Sylvia Porter's syndicated column is included in many newspapers. She keeps up to date on booms, recessions, on current terminology, and business indicators. Be alert to her column. You may wish to analyze one for your class. As an example, on October 5, 1960, she wrote on "Bases Forecast on History of Dips in United States Economy."

7. Take the class to the school library to use *Readers' Guide to Periodical Literature*. The students will find appropriate articles to read under topics such as "inflation," "deflation," and "economic development." Ask for each to record his reference; then write a 100-word summary of the article.

### Evaluation

Evaluation of the unit may be based on original summaries of movies, readings, or discussions.

Written test questions might include:

1. Explain this series of quotations from October 1960 *Fortune*: "Gross National Product dipped slightly in the



**A business teacher needs to present to his class the newest trends in all phases of production.**

third quarter . . . softness in housing starts and new-car sales . . . (although) consumers had \$3 billion more to spend in the third quarter than in the second . . . they seem to have banked most of it . . . the level of inventories is still excessive . . . stimulus of easier credit and government spending. The final reading of the experiment in stabilization, particularly in a presidential-election year, cannot be made just yet."

2. Discuss the concept: "A man's stated salary may not necessarily be his real wages."

3. What is your economic forecast?

4. Show how inflation affects the fixed income group; how deflation affects the debtor group who signed loans in periods of prosperity.

5. Explain the concept: Key economic indicators show the general trend of business.

6. Define any three terms: escalator clause, price lag, rolling adjustment, consumer price index.

An understanding of business cycles can lay the groundwork for a more complete comprehension of the structure of the American free enterprise system. # #

## 2. Production in the American Economy

by **CAROLINE BECKNER**

Casey Junior High School, Boulder, Colorado

Ask the average business student what *production* means to him and his answer will probably reflect the outdated conception many of us have. If it is a boy, he will visualize an assembly line in the automotive industry. If it is a girl, she will be thinking of fabrics and how they become fashionable dresses.

But a business teacher today needs to present to his class the newest trends in all phases of production. Even the most recent textbooks are often obsolete in their presentation of current industries. Let us challenge our students by letting them find out for themselves what rapid changes are taking place in the United States in every phase of production.

Introduce your unit by arranging a field trip to a nearby industry, whether it is a newspaper being printed or glass being made. There is no substitute for actual observation. Touring an office will open the eyes of your students to the intricacies of office practices and the use of various computing machines.

Assign a small group of boys and girls to cover agriculture for a two-week period. Do the same with education, the automotive industry, government, the area of new businesses, or old businesses which have used new conversion plans. The list can be diversified according to class size, material available, and the number of tangents their investigation discloses.

Under agriculture the class will discover that there is a new hormone which will keep vegetables fresh. This will transform production for the farmer, giving him two to six more days to get produce from field to consumer, thus saving thousands of dollars in spoilage.

Or they may be amazed to learn that actual feeding is not the answer to better production for the cattle farmer. Attention is now focused on forage testing.

Have rural students collect farm magazines to use as references.

Let the group on education have a panel discussion on whether machines and television can displace teachers. The *Saturday Evening Post* recently featured such an article. Never before has education been analyzed and criticized as it is today. The *Ladies' Home Journal* had an editorial on "The Educator Needs Re-educating." Let your group debate the value of James B. Conant's reports on the junior and senior high school. They can begin taking an objective view of their own production in learning.

No single industry affects as many persons as the automobile. Let students cover a particular automobile's development from the design table through the assembly line, to the day the new car is purchased. Have the group show the exact figures on what a customer pays for. (Any new car has a list posted on its window.)

You can spend days revealing to them the importance of automation to their everyday living and to their future. Present the problem that concerns the masses: Will factories "automate" faster than workers can be absorbed elsewhere?

The modern art of packaging presents fascinating developments. This industry is encroaching on the most perfectly designed package—the shell of an egg. Some ingenious and imaginative containers have come into packaging use, such as new and flexible plastic materials and aluminum foil. Students are interested in the new and the unique and the possibilities of future employment in this most expanding field.

Choose one phase of government which most personally affects the group you are teaching. If a federal dam or tunnel or super highway is being built nearby, let



**Our biggest boom in production today is the story of the "brains" companies.**

them interview engineers and construction workers. Students will be surprised to learn how little the average government worker knows about what he is working on beyond his own tiny efforts. Try to instill in your class the desire to know more about whatever job they do in the future. One secret of success is knowledge. Knowing any business from the ground up creates a more enduring interest in one's work and often leads to individual financial growth in private enterprise.

Our biggest boom in production today is the story of the "brains" companies. Satellites and missiles have opened up a rich new market for the egghead company "thinkers" who seem to have a knack of making money out of theories. Research laboratories, development shops, test facilities, and fabricating plants have created an industrial revolution. Perhaps you should concentrate on production as foreseen in the 60's. Prepare your students for a change in concepts. Stress the possible instability of some of these egghead companies, however. What is happening now is similar to the technological explosion of the early years of the automobile industries when dozens of small companies flourished. If the comparison holds true, there will be a survival of the fittest in the brain companies, too. But it is evident that this new industrial revolution is based on brain power

rather than on coal and iron. Alert your students to follow daily newspapers—the growth is that rapid.

See what your class can uncover on the change-over old companies have had to make in order to stay in business. Prove to them that it's the "idea" that has enabled some firms to convert to a new and growing concern. A small manufacturer of old gas lamps has a new boom in his business because he's created a desire to rejuvenate and use old lamps for decorative purposes.

Throughout this unit, magazines and newspapers will be your best sources. Business magazines and the Sunday financial edition of the nearest city newspaper are full of daily transitions to be discussed. Acquaint the class with the use of the *Readers' Guide to Periodical Literature* as the quickest means of locating recent articles on any topic they are developing.

To pinpoint your aims and as a summary at the conclusion of this unit (which can last a month if you wish), give each student a "think" question which is an outgrowth of this unit's discussion and have him present his answer before the class. Informal speeches will prove to him and to the class what he can produce, too.

The evaluation of your unit will be based on whether you have been able to create an interest in today's ever-changing productive picture. # #

### 3. The Farmer in a Business Suit

by GERALD A. PORTER

The University of Oklahoma, Norman, Oklahoma

The latest figures released by the U. S. Bureau of the Census indicate that the United States has approximately 3.7 million farms. These farms range in size from an average of 89.2 acres in New Jersey to 4,669.5 acres in Nevada.<sup>1</sup> During the past ten years the number of middle-sized farms has held its own although there has been some fear that the corporation-type farms, with 1,000 or more acres, might soon dominate the agricultural picture. There is much evidence to indicate that the family-farm operation will continue to constitute an important economic element well into the foreseeable future.

The farmer's problems are relatively well known even though they are often misunderstood. His major problems involve declines in total income, increases in operating costs, and leveling off or declines in prices of both his products and his land. Today, the farming op-

eration is based on much speculation. Each farmer speculates relative to his ability to grow crops and sell them at a profit; this, in spite of weather, pests, blight, and changing market prices. Of significance here is the need for intelligent forecasting and the exercise of sound reason.

#### Aid for the Farmer

Farmers today are vitally concerned with soil management, equipment management, labor management, and farm organization. In the many rural communities scattered throughout the United States there are agriculture teachers, county agents, and other such specialists endeavoring to educate farmers and to otherwise aid them in dealing with these four major areas of concern. It appears, however, that even more help is needed, particularly with regard to the "business of farming." It is here that the business teachers in many secondary schools can make important contributions.

<sup>1</sup>Information supplied by Bureau of the Census, U. S. Department of Commerce, based on 1959 Census of Agriculture.



***The business activities of farmers and of the people in surrounding communities is interrelated.***

In the offering of instruction in subjects such as general business, business mathematics, consumer education, and bookkeeping, business teachers can do much to emphasize aspects of business having special implications for the farmer. That they should endeavor to do so is self-evident since the business activities of farmers and of the people living in towns surrounded by farms are so completely interrelated. Almost all students in any high school in a rural community will ultimately be affected, directly or indirectly, by the business of farming as carried on in that community.

**Business Elements in Farming**

Of significance is the fact that farming can be described in terms of areas of specific concern to business teachers. Essential elements in the business of farming, therefore, should be pointed up by business teachers and integrated into instruction whenever possible. Among the special categories which business teachers might well investigate with their students are:

1. Sources of income
    - a. Procedures in the marketing of farm products
    - b. Elements affecting prices of farm products
    - c. Reasons why the prices of things the farmer must buy have risen faster than the prices of products he has to sell
    - d. Portion of the consumer food dollar received by the farmer
    - e. Governmental control of farm prices
    - f. Income from governmental agricultural subsidies
  2. Planned spending
    - a. Things truly important in life on a farm for which the farmer should be willing to pay
    - b. Long-range planning relative to anticipated net income from a lifetime of farming which may range between \$250,000 and \$500,000
    - c. Control of fixed expenses in farming and discovery of spending leaks
    - d. Reasons why farm costs have gone up
    - e. Advantages and disadvantages of cooperative buying
    - f. Planning required in purchasing major items of farm equipment
    - g. Purchasing of farm supplies such as feed, petroleum fuels, seed, and fertilizer
  3. Borrowing and buying on credit
    - a. Intelligent use of credit as sound farm economics
    - b. Need for farmers to habitually make good on promises to pay
    - c. Reasons why credit purchasing of major items may be profitable
    - d. Use of credit in crop-growing and animal-feeding operations
    - e. Use of the services of the federal land bank system
    - f. Essential limitations on credit obligations farmers may incur
  4. Savings and investments
    - a. Effect of fluctuations in income upon the saving habits of farmers
    - b. Savings and investment institutions most useful to farmers
    - c. The farm investment—land, buildings, and equipment
    - d. Investing in education for farming
    - e. Plowing back profits so that greater future income may be realized
  5. Property ownership
    - a. Advantages and disadvantages in farm ownership
    - b. Extent to which farms are owned by operators, rented, and farmed on shares
    - c. Special problems involved in farm ownership
    - d. Reasons for land price fluctuations
  6. Sharing of risks
    - a. Nature of risks in farming
    - b. Determination of extent of risks in farm operations
    - c. Compensation for risks through special types of insurance
    - d. Reasons why most farmers should have large amounts of life insurance
  7. Taxation
    - a. The farmer's share in real estate and personal property taxation
    - b. Schedule "F" and the income tax
    - c. Problems of depreciation, tax rebates, dividends from co-operatives
    - d. Tax deductions for storm damage, death of livestock, and so on
    - e. Determination of "total" farm income for tax purposes
  8. Social security
    - a. The farmer as a self-employed individual
    - b. Social security for farm employees
  9. Wills and estates
    - a. The farmer's need for a will
    - b. Problems in developing and settling farm estates
    - c. Appropriate ways to reduce inheritance taxes
- The nine categories of business information just indicated are commonly associated with such basic business subjects as general business, business mathematics, and consumer economics. That all persons, regardless of occupation, need knowledge of income, spending, credit, saving, taxation, and the like is indisputable. However, presentation of such information should be accompanied by immediate and practical applications so that abstract learning can become concrete. With the focus on the business of farming this is made possible in many secondary schools.

**Student Motivation**

A few of the ways to motivate study of the business of farming as it is integrated into instruction in classes taught by business teachers are:

1. Obtain and utilize farm reference material in the classroom or school library
2. Use speakers who represent production credit associations, federal land banks, insurance companies, estate planning organizations, tax offices, and farm equipment companies.



***An investments and savings unit can stimulate academically talented as well as average students.***

3. Use carefully selected films which emphasize elements in the business of farming but which are not used in the classes taught by the agriculture teacher

4. Organize committees to study why the farmer needs a will, advantages in farm ownership, sharing of agricultural risks, and reasons for subsidies

5. Use farm problems in tests of mathematical ability

6. Have students prepare written and oral reports on the business of farming

7. Have students complete a farm recordkeeping set (either as an application of bookkeeping principles or in a general

business class; formal instruction in bookkeeping is not essential to completion of such a set).

The primary purpose of dealing with the business of farming in business classes should be to "beef-up" or otherwise enhance the instruction offered. The complex nature of the business of farming gives the business teacher a rare opportunity to explore a wide range of topics on various levels in order to enable students to achieve understanding commensurate with their individual abilities.

# #

## **4. Investments and Savings**

by **RAMON P. HEIMERL**

Colorado State College, Greeley, Colorado

Many basic business units have been too simple to challenge some high school students. In the following unit an attempt has been made to suggest types of objectives and activities that may present a stimulating experience for the academically talented students as well as the average high school student.

### **The Problem**

Good financial planning or budgeting should make provision for savings and investments. Saving money sometimes means that this money is left idle. Investing money implies that it is being used and will be earning a return for the owner as well. Most people do not have the information necessary to make good investments; young consumers should be encouraged to investigate this area of investments to make better use of their money in the future.

Young people are interested in money and probably will be interested in the field of investments if led to see the importance in their future lives. All areas of investments should be covered in this unit—insurance, real estate, stocks, bonds, savings, and investment trusts.

### **Objectives**

1. Recognize the importance of a knowledge of business principles and procedures in individual success.

2. Understand the basic principles involved in investing money in the various possibilities.

3. Show growing strength in the use of a business vocabulary, especially in the area of investments.

4. Realize the influence of business practices upon the general social and economic welfare of the individual.

5. Realize that planning for the future is an important undertaking for all individuals.

6. Provide a knowledge of business practices and principles as an introduction to specialized study of investments.

7. Understand the various methods of saving and investing money that is not used for immediate needs.

8. Evaluate the quality of the many different types of investments which are intangible.

9. Use competent investment information to the advantage of individual investors.

10. Appreciate the possibility of developing a personal philosophy of investment.

### **Activities to Introduce the Unit**

1. Several good students or the teacher can present an oral report on "reasons for investing." Materials can be collected from various sources in the library for this report. Actual personal illustrations may also be given.

2. The film "Capitalism" or "What Is a Corporation" might be presented and then discussed to show the basic organization of business in the American economy. From this the teacher can easily lead into investments of various kinds.

3. A speaker from one of the local brokerage offices or a bank can present an inspirational talk on investments and their purpose in business.

4. Give a pretest on investments to find out just what students do know about this area. The New York Stock Exchange has prepared a pretest entitled "The World of Investing" which will be furnished free to teachers wishing to use this device.

5. A report might be presented on the "profits theory" of business. Materials for such a report might be obtained from various pamphlets published by the U. S. Chamber of Commerce or the National Association of Manufacturers. See the listing at the end of this unit under materials.

### **Developmental Activities**

1. Have a class discussion on the meanings of savings, investment, and speculation. Perhaps for this discussion, readings should be assigned so that the discussion will proceed smoothly and effectively.

2. Reading and discussion on the criteria for investments—what guides do investors look for before making an investment?



## **Reports, field trips, speakers, skits, and debates are effective classroom activities.**

3. Reports on the various methods of savings investments can be presented by individuals after careful study.

4. Discussion and analysis of the various methods of savings possible in the community. Perhaps the teacher can direct the discussion which may end with a graphic presentation on the chalkboard of advantages and disadvantages of each.

5. Each student will keep a graphic record of four investments for a period of one month. He may select stocks, bonds, insurance, a mutual fund, or other investment that can be plotted. This procedure will enable students to follow the financial reports in the daily newspaper.

6. A committee of students present a discussion on "How to Read a Financial Report." For the background, students may use a booklet by this title published by Merrill, Lynch, Pierce, Fenner & Smith, Inc., 70 Pine Street, New York 5, New York (28 pages, 1960, free).

7. Field trip to a brokerage office or stock exchange, if possible. Students should be prepared to look for the following things: explanation of quotation board, the buying and selling process, ticker tape or electronic board in operation, actual buying and selling of stocks or bonds.

8. Students present discussions of current events dealing with investments. The financial pages of daily papers can furnish much useful information concerning investments.

9. Students should become familiar with the *Wall Street Journal*. If possible, secure copies for all students.

10. Students can prepare skits on the sale of investments. The teacher might portray the part of the salesman in order to demonstrate the unscrupulous methods that may be used.

11. Guest speakers may be invited to the class and speak on the following topics: government savings bonds, investment trusts or mutual funds, investment counseling, insurance programs as a means of investment, postal savings.

12. Debate the various kinds of investments, such as mutual funds versus buying stock directly. Many other topics can be organized for the capable students. However, debate involves very careful preparation on the subject. Each participant should be prepared on both sides of the issue.

13. Purchasing a share of stock may be carried out. Usually the class members contribute a certain amount and the certificate of stock is purchased in the teacher's name. At the end of the unit or year, the share may be sold through a broker or to the teacher at the market price.

14. Show the New York Stock Exchange film "What Makes Us Tick." This film presents clearly in animated, cartoon form the workings of the stock exchange.

15. Present either "Working Dollars" or "Your Share in Tomorrow," two other films produced by the New York Stock Exchange. These present the process of investing using the monthly investment plan and the role of capital and investors in the growth of American industry respectively.

16. Students are to keep a complete notebook on the investment unit. Some of the materials that they should collect include class notes, reading notes, newspaper and magazine articles and summaries regarding financial matters, vocabulary, information on each type of investment, and operation of the stock market.

17. Committees can work on the collecting of advantages and disadvantages of each type of investment. These can be presented in graphic form to the entire class for discussion.

18. Individual students can bring in samples of various kinds of investments. These can be explained to the class by means of an opaque projector and a short talk by the student.

## **Summarizing Activities**

1. Students may be divided into committees according to the various kinds of investments. Each committee will present to the group an explanation of "Why we would invest money in \_\_\_\_\_." This explanation period may be followed by general questions from the class to further clarify the viewpoints.

2. Debates, forums, and symposiums can be conducted on various topics dealing with investments. These are effective only after sufficient study. Such a technique would indicate whether the better students in the class really understand the principles of investments.

3. Showing the New York Stock Exchange film "Your Share in Tomorrow" will summarize the place of investments in American economy.

4. Use case problems on investments. Good examples of cases may be found in some of the textbooks.

## **Evaluation Procedures**

1. Give the New York Stock Exchange test on "The World of Investing" again and compare the results of those of the pretest given.

2. Problem cases can be devised to check on the application of investment principles to actual cases.

3. A vocabulary spell-down might be of help in clinching the meaning of terms used in the investment unit.

4. Essay tests on various kinds of investments will give the students an opportunity to demonstrate the extent of their understanding of investments.

5. Various kinds of tests can be given throughout the unit as activities are completed.

6. Teachers should evaluate all the activities of the unit and all the tangible work produced during the study.

## **Suggestions for Teachers**

1. In this unit there is an opportunity to stimulate and challenge the good students in class. Certainly many of the phases of investments are rather involved and this should be a real opportunity to dig into more complicated materials.

2. The teacher should study the area of investments carefully beforehand so as to avoid unnecessary delay in getting the unit started.

3. Experiences of students and their families can be used to advantage in the classroom. However, avoid criticizing personal investments of members of the class or their families. The teacher must be very objective about this situation.

4. The community resources should be used extensively so that the students will understand how to use the services provided by business firms.

5. This unit is not intended to prepare experts in the field of investments, but stresses understanding the principles and seeing their application to actual situations. Knowing where to get expert help should also be an outcome of this unit.

## **Special Materials for Unit**

1. Graph paper for charting progress of stock.

2. Copies of *The Wall Street Journal* or a daily newspaper to find the market quotations.

3. Actual stock certificates.

4. A kit containing materials for four presentations on "How Our Business System Operates" from National Associa-



**Numerous films, pamphlets, and books are available to supplement the textbook.**

tion of Manufacturers, 2 East 48th Street, New York 17, New York.

5. Economics Chart Service for Educators, Educational Department, National Association of Manufacturers, 2 East 48th Street, New York 17, New York.

6. The National Industrial Conference Board, 460 Park Avenue, New York 22, New York. "Road Maps of Industry," series of graphs dealing with all phases and problems of American business.

7. Portfolio of Teaching Aids, New York Stock Exchange, P.O. Box 252, New York 5, New York. Teachers can secure copies for each student of "You and the Investment World."

**Films**

†*What Makes Us Tick?* 12 min., color, animated cartoon, 1952. Explains what stocks are and how the Stock Exchange works.

†*Working Dollars.* 13 min., color, animated cartoon, 1956. An engaging story of how an average man puts his dollars to work by investing in the Monthly Investment Plan.

†*Your Share in Tomorrow.* 27 min., color, 1957. Describes the role of capital and investors in the growth of American industry.

†*Capitalism.* 11 min., B & W or color, 1948. Important aspects of the capitalistic system are illustrated—private property, profit, competition, freedom of contract, free enterprise, and government regulation.

†*What Is a Corporation?* 11 min., B & W or color, 1949. Advantages and disadvantages of three types of business organizations are explained.

†*Work of the Stock Exchange.* 16 min., B & W or color, 1941. Part the Stock Exchange plays in economic structure is explained.

†*Understanding the Dollar.* 11 min., B & W or color, 1953. Shows how the changing value of a dollar affects the lives of people with various sources of income.

**Pamphlets**

*About This Stock and Bond Business*, 1960, 31 pages, free

*How To Invest*, 1960, 20 pages, free

*Over-the-Counter Securities*, 1961, 20 pages, free

Merrill, Lynch, Pierce, Fenner & Smith, Inc.

70 Pine Street

New York 5, New York

*Money Management, Your Savings and Investment Dollar*, 1959, 38 pages, 15 cents

Money Management Institute

Household Finance Corporation

Prudential Plaza

Chicago 1, Illinois

*Regulations Governing U. S. Savings Bonds*, Department Circular 530, eighth revision, 1957, 22 pages, free

U. S. Treasury Department

Washington 25, D. C.

†Available on free loan from New York Stock Exchange, 11 Wall Street, New York 5, New York, or the nearest branch of Modern Talking Pictures.

†Available for purchase from Coronet Films, 65 E. So. Water Street, Chicago 1, Illinois, or perhaps on loan from a nearby film library.

\*Materials suggested for teacher use and for use by better students.

\**Understanding the Modern Securities Market*, 1961, 32 pages, 50 cents

Commodity Research Publications Corporation

82 Beaver Street

New York 5, New York

\**Stock Exchange Paces U. S. Progress*, 1957

*You and the Investment World*, 1961, 6 pages, free

*Types of Business Organizations*, 1961, 6 pages, free

*The American Corporation*, 1961, 6 pages, free

*Stocks: Common and Preferred*, 1961, 6 pages, free

*Bonds: Government, Municipal, and Corporate*, 1961, 6 pages, free

*Buying and Selling Stocks*, 1961, 6 pages, free

*New York Stock Exchange*, 1961, 6 pages, free

*Capitalists: Investors in the Nation's Business*, 1961, 6 pages, free

*Investing for American Families*, 1961, 6 pages, free

*The Newspaper and the Investor*, 1961, 6 pages, free

*Sources of Information on Investments*, 1961, 6 pages, free

*The Investor in American History*, 1961, 6 pages, free

New York Stock Exchange

11 Wall Street

New York 5, New York

*Over-the-Counter Trading Handbook*, 1960, 26 pages, free to schools

National Association of Securities Dealers, Inc.

1707 H Street, N.W.

Washington 6, D. C.

*Let's Look at Stocks and Bonds*, 1959, 28 pages, 6 cents

San Francisco Division

Pacific Coast Stock Exchange

310 Pine Street

San Francisco 4, California

\**Profits—Something for Everyone*, 1957, 36 pages, 50 cents

Economic Research Department

Chamber of Commerce of the United States

Washington 6, D. C.

**Books**

\*Clendenin, John C. *Introduction to Investments*. New York: McGraw-Hill Book Company, Inc., 1960, 689 p.

\*Cohen, Jerome B., and Hanson, Arthur W. *Personal Finance: Principles and Case Problems*, Revised Edition. Homewood, Illinois: Richard D. Irwin, Inc., 1958. Chapters 12-15.

Cooper, Robert U. *Investments for Professional People*, Revised Edition. New York: Macmillan, 1959, 342 p.

\*Donaldson, Elvin. *Personal Finance* Second Edition. New York: The Ronald Press, 1956. Chapters 17-23.

Kamm, Jacob O. *Economics of Investment*. New York: American Book Company, 1951, 547 p.

Livingston, J. A. *The American Stock Holder*. Philadelphia: J. B. Lippincott, 1958, 290 p.

Roussile, Gladys V. G. *What's a Good Investment?* New York: Barron's Publishing Company, 1940, 98 p.

Scott, Edgar. *How to Lay a Nest Egg*. Chicago: John C. Winston Company, 1950, 65 p.

Troelstrup, Arch W. *Consumer Problems and Personal Finance*, Second Edition. New York: McGraw-Hill Book Company, Inc., 1957. Chapters 12 and 13.

Wilson, W. Harmon, and Eyster, Elvin S. *Consumer Economic Problems*, Fifth Edition. Cincinnati: South-Western Publishing Company, 1956, Chapters 23, 26, and 27. # #



## **SPECIAL FEATURE**

# **Career Materials in Business Occupations**

by **VERNON A. MUSSELMAN**

University of Kentucky, Lexington, Kentucky

The following bibliography of career materials in business occupations is presented as a special feature in BUSINESS EDUCATION FORUM. The listing of materials is divided into three major sections: (a) general references on planning a career and applying for a job, (b) general materials for careers in business, and (c) career materials in business classified in accordance with the code numbers and titles in the United States Department of Labor's "Dictionary of Occupational Titles."

The bibliography is not an all inclusive listing of materials on careers in business. The materials listed have been researched and the publishers have indicated the availability of the items as of January 30, 1961. Some of the materials could properly be listed in more than one classification but space does not permit cross references. Therefore, items have been listed where they can be found most readily.

The source of the materials has been coded by the use of letters corresponding to the name of the publisher. The complete address of the publisher, in alphabetical order by the code, is included at the end of the bibliography. Requests for materials for which there is a charge should be accompanied by payment with cash, check, or money order. For free items it is suggested that the request be written on a school letterhead. It is suggested also that an addressed gummed label and postage amounting to four cents be enclosed with the request.

### **Career Planning and Job Application**

- Can I Get the Job? (single copy free, 1958, GM)  
Getting the Right Job (free, 1959, GC)  
How To Find and Apply for a Job (\$1.20, SWPC)  
Jobs for Students (10 cents, 1958, AKB)  
Planning Your Career (10 cents, 1960, AKP)  
Selection of Prospective Graduates for Employment (10 cents, 1958, AKP)  
Thinking About Your First Job? (free, 1959, USCSC)  
What Employers Want (50 cents, SRA)  
You and Your Career (50 cents, 1961, CE)  
Your First Job (10 cents, 1960, NRB)  
Your Future Is What You Make It (10 cents, 1960, NRB)  
Your Job Interview (free, 1960, NYLIC)

### **General Materials for Careers in Business**

- Can I Be an Office Worker? (single copy free, 1957, GM)  
Careers in Business (10 cents, 1953, AKP)  
Choosing a Business Career (25 cents to schools, 1960, PPC)  
Junior Executive (50 cents, 25 cents for students, 1956, PS)  
Law Education and a Business Career (10 cents, 1960, AKP)  
The Office Needs You (free, 1960, NOMA)  
Opportunities in Management (20 cents, NRB)  
Our World of Work (50 cents, SRA)  
Should You Go Into Business for Yourself? (free, 1955, NYLIC)  
Your Opportunities in Management (free to students and educators, 1954, NAM)

### **Career Materials Classified by Business Occupation**

#### **Professional Occupations**

##### **0-01. Accountants and Auditors**

- Accountancy—A Vocation and Profession (\$1, 1958, BP)  
Accounting May Be the Right Field for You (15 cents, AICPA)  
Opportunities for Accountants in the Federal Government (single copy free, 1959, FGA)  
(The) Profession of Accounting (5 cents, 1958, AICPA)  
Should You Be an Accountant? (free, 1960, NYLIC)  
To Be or Not To Be a Certified Public Accountant (free, AWS)

##### **0-31. Teachers (Secondary School) and Principals**

- Business Teaching As a Career (35 cents, DPE)  
Invitation to Teaching (25 cents, 1960, NEA)  
Should You Be a Teacher? (free, NYLIC)  
What Shall I Teach? (free, 1960, NEA)  
Your Career in Teaching (free, 1959, NAM)

#### **Semiprofessional Occupations**

##### **0-36. Social Scientists (Economists)**

- Economist (25 cents, 1957, C)  
(The) Profession of Economist (free, 1953, AEA)  
(The) Profession of Economist: Education Requirements and Career Opportunities (free, 1956, AEA)

##### **0-39. Personnel and Employment Managers**

- Personnel Specialist (35 cents, 25 cents for students, 1959, CGP)

- Should You Go Into Personnel Work? (free, 1956, NYLIC)

##### **0-69. Miscellaneous**

- (The) Data Processing Programmer (35 cents for students, 1959, CGP)  
Internal Revenue Agent (free, 1960, IRS)

#### **Managerial and Official Occupations**

##### **0-74. Buyers and Department Heads, Stores**

- Department Store Buyer (50 cents, 25 cents for students, 1956, PS)

##### **0-81. Advertising Agents**

- Advertising (\$1, 1942, BP)  
(The) Advertising Business (25 cents, 1951, ACD)  
(The) Advertising Business and Its Career Opportunities (10 cents, single copy free to counselors, 1959, AAAA)  
Advertising Copy Writer (50 cents, 25 cents for students, 1957, PS)  
Advertising Copy Writer, Abstract No. 204 (50 cents, 25 cents to students, or)  
Advertising Men (35 cents, 25 cents for students, CGP)  
Educational Preparation for Advertising As a Career (free to counselors, 1960, AAAA)  
Jobs in Advertising (single copies free, AFA)  
Should You Go Into Advertising? (free, 1959, NYLIC)

##### **0-91. Purchasing Agents and Buyers**

- Purchasing Agent (50 cents, 25 cents for students, 1954, PS)

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A Career for You in Insurance (free, 1956, III)  
Bank Teller (50 cents, 25 cents for students, 1956, PS)  
Future Unlimited, Career Opportunities in Banking for High School Graduates (free, 1960, ABA)  
Insurance Agent, Abstract No. 225 (50 cents, 25 cents to students, 1959, or)  
Invitation to Youth—Careers in Life Insurance (single copy free, 1958, ILI)  
Job Opportunities in a Business with a Future (free, 1959, USSLL)  
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To the Young Man Who Is Interested in Everything (free to teachers and vocational counselors, 1956, IBAA)



Toward Careers in Finance (free to teachers and vocational counselors, 1947, IBAA)  
 What Does the Life Insurance Business Have To Offer to the Young Graduate in Search of a Career? (single copy free, 1959, AAAA)  
 Your Career in Banking (free, 1959, ABA)

### Clerical and Kindred Occupations

#### I-01. Bookkeepers and Cashiers, Except Bank Cashiers

Bookkeeper (35 cents, 25 cents for students, 1957, CGP)

#### I-05. Clerks, General Office

Automation and Employee Opportunities for Office Workers (15 cents, 1958, SD)  
 General Office Clerk (35 cents, 25 cents for students, 1956, CGP)  
 Office Clerk (15 cents, 1959, OCE)

#### I-18.40 Receptionists and Information Clerks

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 Receptionist (50 cents, 25 cents for students, 1954, PS)

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#### I-33. Secretaries

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 Employment Outlook for Secretaries, Stenographers, and Typists (5 cents, 1960, SD)  
 Legal Secretary (50 cents, 25 cents to students, 1957, PS)  
 Male Secretary (25 cents, 1958, C)  
 Male Secretary (35 cents, 25 cents for students, 1956, CGP)  
 Medical Secretary (35 cents, 25 cents for students, 1957, CGP)  
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 Secretary (15 cents, 1960, OCE)  
 Secretary (50 cents, 25 cents for students, 1950, PS)  
 Should You Be a Secretary? (free, 1958, NYLIC)  
 (The) Successful Secretary (40 cents, 1958, DC)  
 To Open More Doors (free, 1959, NSA)  
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#### I-42. Telephone Operators

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#### I-75. Salespersons

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 Food Retailing Career Opportunities (50 cents, 1960, NARG)  
 How To Select a Sales Career (free, UCLI)  
 Retailing As a Career (\$1, 1959, BP)  
 Retailing Has a Career for You (35 cents, 1954, NRMA)  
 Sales Clerks and Salespersons (35 cents, 25 cents for students, CGP)  
 Salesmen (35 cents, 25 cents for students, 1957, CGP)

### Publishers

AAAA—American Association of Advertising Agencies, 420 Lexington Avenue, New York 17, New York  
 ABA—American Bankers Association, 12 East 36th Street, New York 16, New York  
 ACD—Adercraft Club of Detroit, 2237 Book Tower, Detroit 26, Michigan  
 AEA—American Economic Association, Northwestern University, Evanston, Illinois  
 AFA—Bureau of Education and Research, Advertising Federation of America, 655 Madison Avenue, New York 21, New York  
 AICPA—American Institute of Certified Public Accountants, 270 Madison Avenue, New York 16, New York  
 AKP—Alpha Kappa Psi Fraternity, 111 E. 38th Street, Indianapolis 5, Indiana  
 AWS—American Woman's Society of Certified Public Accountants, 327 South LaSalle Street, Chicago 4, Illinois  
 BP—Bellman Publishing Company, P. O. Box 172, Cambridge 38, Massachusetts  
 C—Careers, Box 135, Largo, Florida  
 CE—Collier's Encyclopedia, Library and Education Division, 640 Fifth Avenue, New York 19, New York  
 CGP—Chronicle Guidance Publications, Inc., Moravia, New York  
 DC—Dartnell Corporation, 4660 N. Ravenswood Avenue, Chicago 40, Illinois  
 DPE—Delta Pi Epsilon, School of Business, Attn: Ruth Anderson, North Texas State College, Denton, Texas  
 FGA—Federal Government Accountants Association, 1523 L Street, N.W., Washington 5, D.C.  
 GC—Glidden Company, 900 Union Commerce Building, Cleveland 14, Ohio  
 GM—Public Relations Staff, General Motors Corporation, Detroit 2, Michigan  
 IBAA—Investment Bankers Association of America, 425 Thirteenth Street, N.W., Washington 4, D. C.  
 III—Insurance Information Institute, 60 John Street, New York 38, New York  
 ILI—Institute of Life Insurance, 488 Madison Avenue, New York 22, New York  
 IRS—Internal Revenue Service, P. O. Box 1818, Cincinnati 2, Ohio

Selling As a Career (single copy free to students and teachers, NSE)

Should You Be a Salesman? (free, 1959, NYLIC)

Should You Go Into Food Retailing? (free, 1957, NYLIC)

Should You Go Into Retailing? (free, 1956, NYLIC)

You Can Sell if you Will! (single copy free to students and teachers, 1954, NSE)

Your Career in Selling (single copy free to students and teachers, 1952, NSE)

Your Marketing Career in Industry (10 cents, 1960, NRB)

NAM—National Association of Manufacturers, 2 East 48th Street, New York 17, New York

NARG—National Association of Retail Grocers of the United States, 360 North Michigan Avenue, Chicago 1, Illinois

NEA—National Education Association, 1201 Sixteenth Street, N.W., Washington 6, D. C.

NOMA—National Office Management Association, Willow Grove, Pennsylvania

NRB—Book Department-Production Plant, National Research Bureau, Inc., 424 North Third Street, Burlington, Iowa

NRMA—National Retail Merchants Association, 100 West 31st Street, New York 1, New York

NSA—The National Secretaries Association (International), Suite 410, Professional Building, 1103 Grand Avenue, Kansas City 6, Missouri

NSE—National Sales Executives, Inc., 630 Third Avenue, New York 17, New York

NYLIC—Career Information Service, New York Life Insurance Company, Box 51, Madison Square Station, New York 10, New York

OCE—Ontario College of Education, The Guidance Center, University of Toronto, 371 Bloor Street West, Toronto 5, Ontario, Canada

OI—Occupational Index, Inc., New York University, Washington Square, New York 3, New York

PPC—Pitman Publishing Corp., 2 West 45th Street, New York 36, New York

PS—Personnel Service, Inc., Box 306 Jaffrey, New Hampshire

RMC—School Typewriter Department, Royal McBee Corporation, Westchester Avenue, Port Chester, New York

SD—Superintendent of Documents, Government Printing Office, Washington 25, D. C.

SRA—Science Research Associates, 259 East Erie Street, Chicago 11, Illinois

SWPC—South-Western Publishing Co., 5101 Madison Road, Cincinnati 27, Ohio

UCLI—Union Central Life Insurance Co., 3rd and Vine Streets, Cincinnati 1, Ohio

USCSC—United States Civil Service Commission, Washington 25, D. C.

USSLL—U. S. Savings and Loan League, 221 North LaSalle Street, Chicago 1, Illinois



***The changes in our business environment should be considered in developing a management viewpoint.***

## **The Image of American Business**

*(Continued from page 5)*

develop. Some of the changes in our business environment which should be considered in our developing a management viewpoint are:

1. The eagerness with which business has embraced social responsibility. Business has assumed a responsibility for the survival of higher education and for the support of charities. Our transformation to an urban nation makes extra demands for basic community services such as education, sanitation, transportation, and hospitals. As a result, a larger part of consumer incomes goes for the satisfaction of basic community demands and less for the satisfaction of individual consumer needs and wants. All these changes toward closer association of people brings about a new emphasis in the field of economics, especially consumer economics; in the need for more education in the fields of political science and American government; and in the need for instruction in legal implications of government in business.

2. There is the emergence of an educated society, a society in which the great bulk of the people have been educated to work with their minds and to apply knowl-

edge and concepts rather than skills and experience to their jobs. This will bring about very rapid automation to replace the manual skills in performing the monotonous tasks of business. Our present-day personnel management will be found grossly inadequate to the job of managing tomorrow's highly educated workers. And as our society becomes a more educated one, there will be an emergence of the business organization into a professional level with its concomitant social problems.

3. Long-range planning for economic expansion will be considerably changed. The time between conception and consumption in the field of textiles is less than one year; in the auto industry the lead time is three years; in the aeronautical industry the lead time is five to six years; and in management instructional programs we have a lead time of as much as ten years. We are being forced to think further and further into the future.

This is our challenge in the basic business area—develop at the secondary school level that image of business that will let us accept as true the proposition that the modern business unit is the key social institution of our times subject to a more educated society and succeeding so far as our long-range planning is thoughtfully, intelligently, and forcefully accomplished.

—F. KENDRICK BANGS, *Issue Editor*

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## UNITED SERVICES

### ACTION RESEARCH

LLOYD GARRISON, Editor

Oklahoma State University, Stillwater, Oklahoma

### ACTION RESEARCH AND THE CLASSROOM TEACHER

Contributed by RUTH I. ANDERSON

North Texas State College, Denton, Texas

In the past ten years the importance of research has been increasingly recognized by business teachers at all levels. Many of our periodicals have included at regular intervals reports on the latest research developments in business education, and in some instances these reports have been written from the aspect of the classroom teacher, trying to emphasize the ways in which the results of the research being reviewed could be effectively utilized by the teacher. However, most of these research articles, even though written from the angle of the classroom teacher, have reported only formal research studies completed by persons interested in fulfilling the research requirements for a master's or doctor's degree. Very little research completed by the classroom teacher for the purpose of improving his classroom teaching has been reported.

**Need for Action Research.** Recently some of our leading business educators have expressed concern that so little classroom research is being reported. The question immediately arises whether the classroom teacher is not interested in research or whether he does not believe that action research as he may undertake it in his classes is of sufficient value to merit the attention of other teachers. Undoubtedly it is true that many teachers are not interested in research, especially that of a formal nature. They believe they do not have the time necessary to undertake formal studies and that such efforts would actually detract from the effectiveness of their teaching because of the time involved. They have overlooked the possibility of classroom research conducted on an informal basis, which would enable them to determine at least

to some degree the effectiveness of many of the teaching procedures and materials which they are now using.

In the field of business education, all too often our procedures have been based on opinion rather than either formal or informal research. Because certain procedures have been said to be superior to other procedures, the classroom teacher has been inclined to accept these statements without question. Occasionally a teacher may wonder whether other procedures might not produce equally good results, but for the most part teachers have been satisfied to use the materials according to the methods recommended by the "authorities."

In some instances teachers have seriously questioned the recommendations in the teacher's manual and have adapted the suggestions to their own classroom needs. A notable illustration of such changes is in the area of shorthand—the manual versus the functional method. Research has shown repeatedly that there is no such thing today as a "manual" or a "functional" teacher. A shorthand teacher may prefer the manual textbook or the functional textbook, but he uses the classroom techniques which he finds produce best results for him; he does not teach strictly according to either the manual or functional method. Research has shown the deviations which the classroom teachers are now making, but there has been a dearth of informal action research which might serve to show the results of each of these changes upon classroom achievement.

It is highly probable that much of the action research which is conducted by the classroom teacher never appears in our periodicals. Since most of the research which has been reported has been of a formal nature, teachers are hesitant to report the findings of informal experiments they may have conducted in their classes. Also when you consider the critical analysis to which much of our research has been subjected, it is easy to understand why the classroom teacher has no desire to report the results of his own informal investigations. If formal studies have not been reliable or valid, how can



the classroom teacher hope either to conduct or report research of value to others. Consequently not only do teachers hesitate to undertake action research, but they are even more reluctant to report the findings of such studies.

Today more and more interest is being expressed by business educators in this whole area of action research by the classroom teacher. The possibilities for finding improved teaching techniques through such procedures are clearly evident. Despite the research which has been completed in business education, there are many factors which have not been studied at all, factors which could be studied by the classroom teacher who is interested in securing better results and in determining what is required to attain them.

**Examples of Action Research.** A few illustrations of action research which have been undertaken by business teachers might serve to illustrate the type of studies which the classroom teacher can conduct successfully. A business teacher in one of our large cities was asked to indicate the equipment which should be ordered for teaching typewriting in the city schools. She requested permission to do some experiments before making her recommendations. That fall, records were used to supplement the instruction in three beginning typewriting classes. In three other classes, records were not used. The findings were of such interest that the experiment was repeated the following year on a larger scale. This teacher now knows exactly how much she can expect records to contribute to the effectiveness of her typewriting instruction. This does not necessarily mean that other teachers would secure the same results. They might or might not. It does show, however, that for this particular individual certain teaching materials are more effective than others. Because the teacher's personality may have a bearing upon the results obtained, no broad conclusive generalizations can be made. Nevertheless, this teacher is a better typewriting teacher today because of her interest in determining how to teach her beginning classes more effectively.

Another classroom typewriting teacher wondered how many repetitions of drills contributed to the building of speed and accuracy in her classes. In other words, did most of the students continue to build skill after two repetitions, three, four? The teacher's manual recommended repetition of drills, but at what point did these repetitions cease to be effective? At what point was she wasting valuable class time? Her experiments were conducted for an entire semester with four beginning typewriting classes. In her particular situation, she found more than one-half of the students in each class continued to build skill through four repetitions. After that, repetition ceased to be effective.

Another typewriting teacher kept records on her classes to determine the effect on their speed and accuracy of using practiced material for timed writings versus new-matter material. One typewriting teacher experimented with the use of end-of-semester speed and

accuracy requirements in typewriting versus standards set for every two weeks. Incidentally, she found the use of short-term goals much more effective than end-of-semester goals.

A shorthand teacher tried to determine the effect upon the dictation rates of her students when using five-minute tests compared with three-minute tests. Another teacher attempted to determine the effect upon dictation rates of her advanced shorthand students when actual business letter material was used in the class. She found that much of this material proved to be so difficult that in effect it reduced the students' recording speeds 20 to 30 words a minute compared with the material in the textbook and in the dictation books. Her students then understood why it was necessary to build their dictation rates above the speeds the businessman might actually dictate.

Many bookkeeping teachers have experimented with the use of charts, different types of practice sets, and the use of problems rather than practice sets in order to determine what kinds of material best met the needs of their particular students. Frequently general business teachers have experimented with the textbook material, deleting portions unsuitable for their students, adding units of local interest, modifying other units to fit the interests of high school students.

**Conclusion.** There is practically no limit to the possibilities of action research for the classroom teacher. He is limited only by his own imagination and initiative. Every teacher should be interested in conducting the type of informal research which will make his teaching more effective and which will enable his students to attain higher standards and higher levels of learning in his classes. Perhaps with the increased recognition being given this type of research, we can look forward not only to increased interest in such research by the business teacher, but to reading the reports of such informal studies in our professional magazines. While most teachers hesitate to state without reservation that other teachers will secure the same results using the same techniques, oftentimes reports of action research do indicate definite possibilities and suggest answers to classroom teaching problems. In addition, they can do much to stimulate interest in action research on the part of other teachers.

# #

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(See Cover 3)



ZENOBIA T. LILES, Editor

State Department of Education, Atlanta, Georgia

## THE CERTIFIED PROFESSIONAL SECRETARY

Contributed by **GEORGE A. WAGONER**

The University of Tennessee, Knoxville, Tennessee

About two years ago Irene Place<sup>1</sup> reviewed in this publication the important place that a real secretary has in business today. The National Secretaries Association, established in 1942, has done much to elevate the position of the secretary in business, and the association has grown to a membership of over 20,000 today. This organization has been a strong influence on colleges to offer night courses for secretaries. In order to give secretaries a specific education and professional goal to which a secretary might strive, an Institute for Certifying Secretaries was founded in 1950 by NSA. Representatives from business, education, and the secretarial field are appointed to this Institute. They are responsible for the development of an examining program leading to the Certified Professional Secretary. Over 5000 secretaries have taken this examination since it was started in 1951. To date, 1,996 have been certified. The examination covers six areas: human relations, business law, business administration, accounting, secretarial skills, and secretarial procedures. The examination requires two full days and is given the first Friday and Saturday of May each year. In 1960, 82 colleges were used as centers for administering the examination in the United States, Canada, and Puerto Rico.

An applicant must have at least three years of successful secretarial experience and a total of seven years of combined experience and post-high school education. The age requirement is 25 years; all ages from 25 to 62 were among the approved applicants for 1960. An increasing number of secretarial teachers are taking the examination each year. They must meet the same education-experience requirements as secretaries.

All six sections of the examination must be taken on the first attempt, but five years are allowed in which to complete the sections that are not passed on the first attempt.

High school and college students should be reminded of the broad scope of this examination and encouraged to continue their study in business far beyond the subjects of shorthand and typewriting. Graduates may frequently obtain their initial jobs because of their basic skills, but their advancement will depend primarily on broader knowledges. Students in school should form the habit of reading their professional magazines such as

*Today's Secretary* and *The Secretary* to keep informed of the scope and opportunities in the secretarial field and the equipment and supplies for office use.

Since the readers of this section of the FORUM are usually shorthand teachers, a description will be given of the Secretarial Skills section of the Certified Professional Secretary Examination. This section consists of a performance test which is composed of typical items from a secretary's job. The items may include a telegram, press release, minutes of a meeting, a rough draft, a memorandum, a report with or without tables, and formal tables. About one-half of the items are usually dictated items, and the others are rough draft, composition, or typewriting from unarranged data.

In 1960 the items in this section consisted of (a) short report to be typed from rough draft, (b) 210-word letter dictated at 70 WAM, (c) 240-word letter dictated at 80 WAM, (d) uncorrected draft of a report, (e) letter to be composed, (f) simple formal table, (g) report dictated at speeds from 60 WAM to 110 WAM for five minutes, and (h) a formal table.

The setting and working relationship in the office is established by a brief description of the employer's activities. Some warm-up dictation is given before the regular dictation in order for the candidate to become accustomed to the voice of the dictator and to understand how corrections are to be indicated by him.

Letterheads, envelopes, and any special forms are provided with the examination booklet. The candidate brings her own shorthand notebook, pen or pencil, eraser, plain stationery, carbon paper, and second sheets. No dictionary or other reference book may be used during the examination. The candidate may furnish her own typewriter or is provided the typewriter of her choice at the test center.

**Spelling.** Certain words are included in the dictation items and in the editing item to check the secretary's knowledge of spelling. The penalty for missing any one word is light, but the accumulated penalties could be heavy if the candidate is particularly weak in spelling.

Two dictated items included the following words for a check on spelling: accommodations, affiliated, complimentary, desirous, its, prerequisite, simultaneously, site, tentatively. Item 7 included these words: adjacent, calculations, conscientious, corridors, customarily, expediency, genius, illegible, interpreting, mezzanine, proportionately, proximity, statistical, subsidiary.

**Punctuation.** Each dictated item as well as the editing item contained frequent decisions regarding punctuation.  
(Please turn to page 32)

<sup>1</sup>Place, Irene. "Secretarial Work in 1959." BUSINESS EDUCATION FORUM 13: 11-14; February 1959.



FABORN ETIER, Editor

University of Texas, Austin, Texas

## LET'S DE-EMPHASIZE COPY WORK IN TYPEWRITING

Contributed by **DON JESTER**

Los Angeles State College, Los Angeles, California

Critics of today's typewriting programs have dubbed them "training," "snap courses," and "strictly vocational." They have criticized typewriting programs for not challenging students and for not contributing to the general education of students. On the other hand, we know that typewriting is fast becoming, or has already become, a tool of literacy almost as important to the educated man as handwriting.

Typewriting instruction has come a long way since its inception. Teachers and writers of textbook materials are doing a commendable job of reducing the learning time necessary to give students an adequate skill and of adapting methodology and instructional materials to the trend toward personal-use typewriting. Now it is time that we go a step further and upgrade our typewriting programs so that they cannot be dubbed snap courses, or as making no contribution to general education.

Too many of our critics, it seems, think of typewriting courses as consisting only of endless amounts of copy work, with such copy work equated to "words a minute." Although we have included composition at the machine as a definite objective of our typewriting programs, it too often takes a secondary place to copy work. Therefore, let's de-emphasize the copy work and include frequent exercises of a different nature. Such exercises might review for the students some of the fundamentals and rudiments of correct English usage. In addition, the exercises might incorporate some of the elements of good business writing.

With the use of the typewriter, the students can write much in a short time; thus, the typewriter can become a valuable medium of learning written expression. Exercises in usage and expression can be performed rapidly, and the time devoted to them will not reduce appreciably the typewriting speeds attained by the students at the conclusion of the course.

**Review English Fundamentals.** Here are some suggestions for exercises which will help students in second-semester typewriting classes review correct English usage. The exercises will also help students identify and correct their errors in usage and writing. These are not simple, fill-in-the-blank exercises, but they are exercises in writing. They review difficult phases of English usage.

1. The rewriting of sentences to change them from passive to active voice: Students seldom seem to under-

stand passive and active voice. How much clearer their understanding becomes, however, after changing 15 or 20 sentences from passive to active voice.

*Example:* Instruct students to change the sentence as they typewrite it from the passive voice, "The book was laid on the desk by John" to the active voice, "John laid the book on the desk."

2. The rewriting of sentences to involve the use of the possessive forms of nouns: Students can always use additional work in the forming of possessives.

*Example:* Direct the students to rewrite the sentence from, "Mr. Smith read the letters of the applicants," to include the use of the possessive form, "Mr. Smith read the applicants' letters."

3. The rewriting of sentences to avoid dangling participial phrases: Again, students seldom identify and correct dangling participial phrases. Exercises in the typewriting class will aid their understanding.

*Example:* Have students rewrite the incorrect sentence, "Examining the books carefully, no errors were found by the auditor," so that it reads, "Examining the books carefully, the auditor found no errors."

4. The rewriting of paragraphs to change the tense: A short newspaper article written in the future tense, announcing a coming event, may be rewritten, as it is typed, in the past tense as though the event had taken place.

### Include Elements of Business Writing.

1. The changing of addresses and salutations on letters: Rather than instructing students to copy a given letter absolutely, have them change an individual address and salutation to a company address and salutation. Have students add an attention line or a subject line when it is not a part of the printed letter.

2. The substituting of names, places, and dates within the body of the letter: If a letter in the textbook, for example, announces a meeting on July 15 and 16 at the Arlington Hotel, instruct students to change the dates to Tuesday and Wednesday of the coming week and change the place of the meeting to a local hotel in your own city. Many variations and applications are possible, and students will not be merely copying the letter.

3. The paraphrasing of a letter in the textbook: Rather than directing students to copy a letter, ask them to paraphrase it, putting the same ideas into their own words.

4. The answering of letters in the textbook: Have students answer letters in the textbook instead of making copies of the printed letters. Give them a few important facts to include in their replies.

(Please turn to page 35)



R. NORVAL GARRETT, Editor  
Southeastern Louisiana College, Hammond, Louisiana

## BOOKKEEPING PRACTICE SETS SHOULD NOT BE GRADED

Contributed by **EARL S. DICKERSON**  
Eastern Illinois University, Charleston, Illinois

Possibly in no other area of bookkeeping instruction is the violation of good procedure so pronounced as in the use of practice sets. The time devoted to working them can be of great instructional value or, as has been true all too frequently, it can be a period when the teacher feels that a let-down in teaching is justified.

When bookkeeping was first introduced into the high school curriculum the instruction was almost entirely by the use of practice sets. One reason for this was that no adequate textbooks were available. Another reason was that the first teachers were the bookkeepers of that time who were in the habit of recording in the various on-the-job bookkeeping records. A student's bookkeeping course was, therefore, measured by the number of practice sets he completed.

Later, practice sets were replaced by textbooks which contained various exercises and short problems followed by at least one practice set for each semester. A practice set should be considered a teaching device just as are the problems presented in the textbook, and not used as a testing device. Just as one should not put a grade on problems worked as a part of the daily assignment, so a grade should not be given upon the completion of a practice set. A grade should be given only in a situation where the teacher is in complete control when the exercise is worked. Practice sets, like daily problems, should be worked both inside and outside of class rather than done entirely within the class period.

**Length of Time.** Students should be given a reasonable amount of time to work their practice sets in order that each transaction can be carefully analyzed and accurately recorded. Each day the teacher should run a check on every student to see what progress has been made and to discover any students who may be having difficulty. Reasonable progress should be expected and definite assignments should be made. The class period can well be used in assisting individual students who need help, along with a few minutes that may be devoted to the general discussion of problems common to all.

As the practice sets near completion, a definite day should be scheduled for all students to have their work completed if possible. This day should be scheduled well in advance to permit all to finish, yet not of such length to cause the faster students to loaf along. Perhaps two to three weeks should be the time limit for most sets. Practice sets should be turned in as they are completed,

thus relieving the slower students of the temptation to "borrow" a set for his use with any of the transactions or for checking purposes. Some extra credit can be worked out in order to get the sets in the moment they are completed.

The day set for all students to have their practice sets completed may be known as "checking day." This day should be Tuesday or later in order that any students who have difficulty over the weekend may get help on Monday and thus more likely have the work completed by the day that the sets are due.

The "checking day" will consume the entire class period. On this day the teacher brings to class all of the sets turned in and collects the remainder. The sets are then distributed to the students by the teacher in such manner that a poor student will check a good student's practice set and a good student will check a poor student's set. In other words, the teacher should see to it that each student checks the set from which the greatest value will be obtained.

Before the sets are opened for checking, the teacher gives a duplicated sheet to each student similar to the sample illustrated. However, the comments included in

### CHECK SHEET

Owner's Name

#### GOOD POINTS

##### General Comment:

1. The general journal, cash receipts journal are very neat.
2. All lines are drawn straight and end evenly.
3. A sharp pencil or fine to medium fine pen was used throughout.
4. As a whole the practice set looks very good.

#### UNDESIRABLE POINTS

##### General Comment:

1. The cash payments journal is messy with erasures.
2. Practice set could have been neater.
3. No Statement of Proprietor's Capital Account.
4. Several lines not drawn with a ruler.
5. Smeared ink—did not use blotter.
6. Had pencil footings in ink rather than in pencil.
7. Used two colors of ink.

##### Specific Comments:

1. The Post-Closing Trial Balance is incorrect.
2. Capital Account is balanced improperly.
3. No Reversing Entries.
4. Failed to rule journals properly.
5. Should not write over numbers as in the Accounts Receivable Account.
6. Did not use "carry forward" and "brought forward."
7. No Schedule of Accounts Receivable and Accounts Payable.

Checker's Signature



the sample would not be on the sheets distributed to the students. Each student writes the name of the one whose set he is checking in the upper right hand corner of the sheet above the words, Owner's Name, and he writes his name at the bottom on the line above the words, Checker's Signature.

Each student then opens the practice set in his possession, looks it over with great care, makes general evaluations, and comments in a manner such as indicated on the Check Sheet. The comments are actual ones taken from more than one Check Sheet to show the nature of items under each division. After General Comments under both Good Points and Undesirable Points have been made, more specific checking will begin. The general evaluation will consume from 10 to 15 minutes.

**Specific Checking.** The specific checking begins with the teacher reading the Reversing Entries, if any, then the Post-Closing Trial Balance and thus on back in reverse order through the set checking certain key figures or any figures students wish to have audited. The students are required to put a "V" after all correct figures and an "X" followed by the correct figures in case of errors. A note is then made on the Check Sheet referring to the errors. If, for example, the Post-Closing Trial Balance total was incorrect, this notation would be listed on the Post-Closing Trial Balance as indicated above and reference made on the Check Sheet as illustrated.

The detailed checking of the sets will take from 15 to 25 minutes. After the sets have been checked, the Check Sheets along with the practice sets are returned to the owners. They will have 5 to 10 minutes to look over the Check Sheets to note what is recorded there and to make any comments to the checkers or to the teacher. If a student understands all of the comments, he makes any corrections necessary after which the set is returned to the teacher. This may be done during the remainder of the class period if the errors are not too numerous and not too complicated to correct.

All sets must be corrected and returned to the teacher. Sets that require additional time to correct must be returned within a certain time limit. The teacher is then able to evaluate the sets by spending just a few minutes looking them over rather than considerably more time if they had to be checked in detail. By checking them in class much time is saved for the teacher, better checking results, and the students obtain some value from the hour's checking since each has an opportunity to see in detail someone else's work.

Although a letter grade should not be given for work done on a practice set, the teacher should put some symbol of evaluation on each. If the set is especially well done, perhaps an "OK"; if not so well done a "V"; if entirely unsatisfactory an "X." For the first two symbols one might have a plus (+) or a minus (-). The students should be given their Check Sheets with the teacher's check symbol on them, but the sets should be retained by the teacher. The symbols given are recorded

in the teacher's grade book and, after averaging each student's grade, taken into consideration in arriving at each student's semester grade.

If a grade were to be given on the practice set, the student might expect it to be added with bona fide grades; whereas, a symbol is not likely to be so construed. As mentioned in the beginning of this article, grades should be given only on tests. The practice set is not a testing device, but rather a learning, checking, and summarizing device. Since the teacher should permit it to be done outside as well as inside of class, lack of control certainly is evident when work is done outside the classroom.

Let the practice set, then, be considered as one considers problems which are done inside and outside of the class which are checked and explained during the class period and are collected and evaluated by the teacher. By such procedure the teacher has more time to prepare to teach rather than having so much time consumed in checking work that can more advantageously be done in detail by students during a one-hour class session. # #

### The Certified Professional Secretary

(Continued from page 29)

tion. Among others, the punctuation in the two dictated letters included the use of comma for a subordinate clause within a sentence, a nonessential "who" clause, a parenthetical expression, an appositive, an introductory subordinate clause, a compound sentence, and a direct address. The semicolon was used in illustration, series with commas within the items, and compound sentence with other commas. Other points of punctuation were quotation mark, question mark inside quotation, hyphen for a compound adjective, and an apostrophe for a possessive.

**Scoring.** In scoring this section, errors were classified into three groups—heavy, medium, and slight penalties. Each item was assigned a given number of points according to its length and difficulty. Penalties were deducted from the maximum points for each item. Partially completed items were scored on a pro rata basis. The total score on all items attempted was the score for the section. Few candidates were expected to complete all eight items. Some who completed all eight items had excessive penalties which prevented their passing the section. # #

### THEY ARE SWITCHING TO FORKNER ALPHABET SHORTHAND

Because . . .

A full year or more is saved in training stenographers.

This gives time to develop other skills or for more general education.

(See Cover 3)



WILLIAM WINNETT, Editor  
San Francisco State College, San Francisco, California

## NEW REQUIREMENTS IN OFFICE CLERICAL EDUCATION . . .

### . . . DATA PROCESSING—Part 1

Contributed by NORMAN F. KALLAUS  
State University of Iowa, Iowa City, Iowa

An engineering genius once remarked that all worthwhile things are inherently simple. The clerical teacher should realize that data processing is just a new name for an old subject—office work, the handling of recorded information. Wherever information is handled, data are processed in at least one of three ways: (a) the manual method, where work is done largely by hand, sometimes supplemented by the use of an occasional machine; (b) the tabulating method, using punched cards; and (c) the electronic method, where much of the work is handled by an electronic computer.

Such developments as time and motion studies, work measurement, quality control programs, and new mechanical marvels have helped to clarify the nature and flow of office work. A common pattern of organization and operation has emerged, and that pattern is the subject of this and next month's FORUM articles in this section.

**The Concept of System.** The magic word to describe this pattern is system. Personnel, equipment, and methods are combined in the proper quantities and sequence in order to achieve a goal such as the production of a pay check, a sales invoice, a typewritten letter, or a new television set. The formalized paper work developed to produce such a goal is the system. In any one office there is a payroll system, a purchasing system, a sales-order system, and so on. All such systems in an organization are interdependent—none of them work in isolation.

**Components of the Processing System.** What are the common components of these systems? In the first article of this series, Mason<sup>1</sup> viewed a data processing system as consisting of certain functions or components. In all systems, the same pattern of operation is observed. Data are collected, relevant facts recorded, and further processing carried on. From the results of such operations, clerks or managers interpret the facts and put them to work in making decisions for their business. Finally, the paper work thus created and used is stored for future use, or thrown away. This cycle is repeated ad infinitum.

<sup>1</sup>Mason, William J. "New Requirements in Clerical Education." *BUSINESS EDUCATION FORUM* 15: 37; December 1960.

The purpose here is to describe the first three components of this systems cycle and to show what means are available to help the office worker perform these activities. A later article in this series will consider the remaining components.

**The Collecting Function.** Data come to an organization from all sides. Factory workers use time cards; retail store clerks, sales tickets; stenographers, forms and notebook pads. All these workers record business transactions concerning two factors of data: (a) quantity (dollars and cents as well as number of items involved) and (b) identification (salesman, territory, employee number, item description). Information comes from persons and machines that are both within the organization and from the outside; the data frequently appear on paper forms. The source data or information which is pertinent to a particular system, such as a gas meter reading on a meter card, will then be consolidated and used for further recording.

**The Recording Function.** When all data relevant to a system are recorded or written down, the processing cycle starts. Whenever we typewrite a letter, fill out a handwritten form, use a keypunch machine, or magnetize a tape, we are recording in a data processing system. We are, in all cases, writing, rewriting, or expressing data through some medium. Frequent office duties include copying from the purchase requisition to the purchase-order form, recopying of typewritten text, transcribing from shorthand notes, and the like. In this recording and rerecording, much of the inaccuracy of the manual method lies. In the punched-card and electronic operations, an initial recording can be readily verified or proofread. The machine then takes over most subsequent processing steps, reducing clerical errors to a minimum.

**The Processing Function.** After the initial recording, further work can be performed as needed. Typical of such activities are calculating or computing (the four arithmetic processes), classifying and coding, and such related work as sorting, collating, merging, duplicating, and transcribing.

The calculating function is common and easily understood. Manually, we add, subtract, multiply, and divide using adding and calculating machines, the cash register, and the like. With punched-card equipment, there is a built-in adder in the accounting machine and a separate machine for advanced calculations. The electronic computer, of course, does wonders with arithmetic, provided it is properly instructed. As a general rule, however, most of these machines calculate by the very simplest technique—basically they just plain add!

(Please turn to page 37)



ALVIN C. BECKETT, Editor

San Jose State College, San Jose, California

## DEVELOPING CONFERENCE LEADERS IN HIGH SCHOOL DISTRIBUTIVE EDUCATION

Contributed by **RAYMOND J. GRANDFIELD**

Carlsbad High School, Camden, New Jersey,

and **RAYMOND OCZKOWSKI**

Camden High School, Camden, New Jersey

In its initial form, distributive education was directed primarily towards providing personnel for the retailing industry. High school courses of study for cooperative programs were designed with emphasis upon retail instruction. Training stations were sought exclusively in the retail field. However, within the past decade, there has been a change in the interpretation of the term *distribution*. It is now generally conceded by most distributive educators that all phases of marketing must be included in any current distributive education program.

The current concept of marketing as a major economic activity runs the gamut from finding out what the customer wants, to selling it to him at a price he will pay. The purpose of making a net profit becomes obvious. This broad definition implies the organization of all functions involved in moving goods and services from producers to the ultimate consumers. Marketing activities encompass marketing research, product design, testing, credit and financing, accounting and billing, physical handling, advertising, sales organization, and sales promotion. The educational backgrounds that are needed to carry out these activities must also be varied. Mathematics, economics, psychology, and communication skills are among the subjects involved.

**Management Training.** The primary purpose of many current distributive education programs concerns the development of management caliber personnel. A method for facilitating this development is found in the conference leading technique. The distributive education student is exposed to the problems that a marketing specialist must face when he attempts to get answers from a group. The human relations aspect of this training is vital for any individual who aspires for success in the complex field of distribution.

A conference is an informal meeting in which a group of people having common problems and related interests exchange points of view, relate common experiences, and pool their ideas in an effort to arrive at some definite conclusions.

The student is taught the essentials of a conference: a group, a problem, a leader, and a meeting place. In addition to these essentials, the student becomes familiar

with the steps followed in a conference: accumulating the facts, the conclusions, the plan, and the action.

The most important contributor to the success of a conference is the leader. The conference leader should be impartial, tactful, objective, and resourceful.

In addition to the leader, the conference has utilization for two other important positions—the recorder and the critique leader. The recorder in essence should be a good note taker. It is his responsibility to get a report of the conference to each member as soon as possible upon completion of the conference. His report should cover the How-What-Why-When of the conference. The critique leader should discuss ways of improving the conference immediately following the close of the conference.

**Pitfalls.** There are pitfalls that can ruin a conference and should be avoided if at all possible. The following list includes some of the major weaknesses resulting from poor leadership: leader too talkative, unprepared, does not use charts, inadequately introduces topic, does not summarize, is too authoritative, or is unfriendly; the group does not arrive at conclusions; the discussion is monopolized; or no results are achieved.

The conference leader or a member of the conference designated by the leader should keep a recording chart. The recording chart is a very important part of the conference and helps to lessen the chances of forming wrong conclusions and forgetting important facts. The recording chart presents in summarized form the suggestions of the group, it provides a basis for preparation of the conference report, it assists in eliminating repetition because the ideas are visible to all, it makes for efficiency and conservation of time during the meeting, and it helps to provide continuity during the series of meetings.

**The Leader.** The success or failure of a conference rests ultimately with the conference leader. He must be a good "ball passer." This means passing questions rather than answering them. This technique is important in conference leading because in this way the leader keeps the conference moving without involving himself.

A technique that the conference leader can use in restraining a talkative person is to utilize that person as the secretary or recorder. Another technique that he can use to draw out an introvert is to ask him an easy question. Do not embarrass him; ask for his opinion.

The leader should see that the meeting is informal and he should get the conferees to relax. He should see that the conferees are in a "U" shape or at a table and that the participants know each other.

**Format of Unit.** In a typical conference leading unit, the teacher and students jointly determine what problems



are of most interest to the group. The various business problems that are discussed will vary from class to class. Generally the students are interested and highly motivated. Varying points of view are respected and appreciated by students with different opinions. There is opportunity for the development of critical analysis and decision based on well-supported arguments. Ordinarily the problems selected for discussion have a close relationship to the actual problems encountered in the business organizations in which they are employed. The following is a typical list of suggested topics previously used in a distributive education conference.

"How can we get the best employees for our business?"

"Is a large volume of credit business costly to our business organization?"

"How can we reduce employee tardiness and absenteeism?"

"Does it really pay to advertise?"

"Is self-service going to make the retail salesman a thing of the past?"

"Would it be beneficial for our company to promote from within or secure executives from other companies?"

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"Would profit-sharing be the answer to our labor turnover problems?"

"Should our supervisors be trained in leadership? How does a leader differ from a boss?"

"What specific areas should be encompassed by our training program?"

**Worthy Citizenship Through Leadership.** As educators, one of our tasks is to prepare youth to function as effective citizens of the community in which they live. As a member of the community, an individual is called upon to participate in problems involving church, community, and civic groups. The ability to lead such groups in the solution of important problems is a great asset to the individual. This same ability applied to business adds tremendous impact to the individual's chances for ultimate success. The conference leading method can be instrumental in developing poise and self confidence by providing an outlet for self-expression in a democratic situation that encourages creative thinking in the solution of mutual problems. While it cannot be expected that such a unit might produce a skilled conference leader, it does offer a start in the right direction for the ambitious person with an aptitude for group dynamics. At any rate, the qualities that are developed by this method are helpful in producing the well-rounded personality that enables our high school graduates to lead active, intelligent, and successful lives.

### De-emphasizing Copy Work in Typewriting

(Continued from page 30)

The foregoing suggestions should stimulate a variety of additional ideas for exercises and production work which will involve more than mere copy work. Such exercises will challenge the minds of students and will contribute to their general education.

Naturally, our teaching responsibilities become greater with the use of the devices mentioned. We must select and prepare additional teaching materials, and we must review with the students the rules of correct usage and the techniques of good expression. Because such exercises should be read and graded, we must change existing grading plans to comply with the new demands of the course. Our efforts will be rewarded, however, if we are successful in de-emphasizing the copy work in our present typewriting programs. # #

### THEY ARE SWITCHING TO FORKNER ALPHABET SHORTHAND

Because . . .

There are no long word lists to memorize and recall; most words can be read when standing alone; the lessons are psychologically arranged; there are no rule exceptions.

(See Cover 3)



MARGUERITE CRUMLEY, Editor

State Department of Education, Richmond, Virginia

## WHAT INDUSTRY EXPECTS FROM THE NEW EMPLOYEE

Contributed by WILLIAM JOLLY

Allied Chemical Corporation, Hopewell, Virginia

Looking at it from the standpoint of an educator, if you were the employer, what would you expect from the new employee, the new office worker, the new business graduate? Knowing how he has been educated what would you expect from him?

**Basic Elements of Success.** Industry certainly expects the basic elements necessary to normal success on the job and has requirements no greater than you might set yourself for any of your assistants or employees:

1. Punctuality (administrative as well as personal punctuality)
2. Well developed skills related to training and job requirements (professional knowledge, mechanical ability of machine operation, and so on)
3. Job interest (seeking more efficient methods, studying other related areas, and the like)
4. Loyalty to the firm
5. Some ability to progress (ability to learn and relate it to work situations).

With these traits the new employee should be able to make a satisfactory adjustment to his position and become an *average* performer. But there is something beyond this—it takes more than just these few characteristics for a newcomer to become an excellent or outstanding addition to the company.

**What the Employee Expects.** The new employee has the right to expect a few things from his employer to help carry out the employer's expectations of him, and the new employee needs assistance in getting started. He has the right to expect orientation to job assignments, and to expect patience, and to expect a show of confidence from his supervision. He also has the right to expect some security with the organization, and certainly he expects the fringe benefits—insurance, vacations, retirement plans, and the like. In addition, he expects some advancement and recognition.

These things are all very well to expect, and they are usually received; but the determined employee can overcome some of the shortcomings of his superiors by mature insight into what he feels might be lacking in "what he has a right to expect" and get his job done despite such obstacles. If he is to be an asset, he must perform without regard to factors which might proclaim

**EDITOR'S NOTE:** Mr. Jolly is supervisor of personnel for the National Aniline Division of the Allied Chemical Corporation at Hopewell.

him a complainer, a dealer in triviality, or, in the opposite direction, without an exaggerated idea of his ability and performance record.

The difference between an average employee and one who has become a real asset is a characteristic that might be termed *completeness*, a most difficult trait for educators to develop in their students: *complete* interest, *complete* loyalty, and *complete* attitude in performing the smallest or most disagreeable task in the best manner possible. Doing the job better than anyone available regardless of the assignment is *completeness*, and the employee who exercises this trait prepares himself for more responsible roles.

Everyone has a balance of interests and one cannot devote himself completely to the work situation. There must be time for family, civic organizations, church, and many other activities. But the new employee who can adjust that balance of interest in his employer's favor will be able to succeed beyond the person who allows outside activity to control his working day.

You may be able to teach your students that true success on the job is created through real interest and endeavor with some resulting sacrifices, and that industry is not an ogre but rather compensates in many ways for the time and effort spent in its behalf. ##

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## New Requirements in Office Clerical Education

(Continued from page 33)

The classifying and sorting operations are slow manual processes. The punched-card equipment, of course, provides a separate machine for most of these tasks while the computer will frequently rearrange stored data within itself to do these jobs. All of us are acquainted with the duplicating machines in our classrooms. The reproducing machine does this job in a punched-card system. Such an operation requires nothing more than extra machine time in the computer.

**Data Processing and the Business Teacher.** The business teacher is rightfully interested in learning more about the future office climate in which his students will work (the processing system); and the tools and techniques currently being employed and those anticipated in the future.

To study these two points, the teacher should understand the three functions described here and see how they are woven together to make a workable clerical system. In every school there are innumerable examples of such systems: the grade reporting system; checking typewritten papers; preparing statements in bookkeep-

ing class; taking and transcribing shorthand notes; and attendance reporting, to name a few. In fact, each machine and office practice teacher is already supervising data processing systems!

To study these systems, the teacher should critically analyze their make-up in terms of the components mentioned here. In the clerical, office, and secretarial practice classes, especially, the teacher can analyze with the students the steps involved in moving information in their own classroom. Then they can set about finding better ways of doing their work, looking for unnecessary operations, needless duplications, waste motion, and extra copies. Additional examples can be found in all other classes.

This, purely and simply, is a practical way for the teacher and the students to learn how a data processing system (manual type) is organized and functions. Considerable motivation exists in finding improvements and experimenting with new ideas. Finally, a parallel structure can be noted between this small classroom system and that of the most advanced systems in business.

Remember the timeless teaching maxim: Start from the simple and work toward the complex. You are doing just that by first learning what a system is and then examining those many systems in your own school. # #

## New for You...

### Publications

#### Basic Economics

By L. C. Michelon. Cleveland: The World Publishing Company. 1960. 224 p. \$3.75.

#### Cooperative Office Education

By Gladys Peck, Louisiana State Department of Education. Vol. 1, No. 5, January 1961, issue of *Business Education in Louisiana*. 19 p. Cost unlisted.

#### Credit & Collection Letters

By Richard H. Morris. Great Neck, New York: Channel Press. 1960. 295 p. \$5.95.

#### Electric Typing Methods for the Teacher

By Royal McBee Corporation. Available from School Typewriter Department, Royal McBee Corporation, Port Chester, New York. 1961. 32 p. Free.

#### Film Evaluation Manual, Volume 2

By Delta Pi Epsilon. Available from Ruth I. Anderson, Box 6402, North Texas Station, Denton, Texas. 1960. \$1.50.

#### Goals for Americans

Report of President's Commission on National Goals. Englewood Cliffs, N. J.: Prentice-Hall, Inc. 1960. 372 p. \$1 paper cover; \$3.50 cloth cover.

#### Gregg Notehand

By Louis A. Leslie, Charles F. Zoubek, and James Deese. New York: Gregg Publishing Division, McGraw-Hill Book Company, Inc. 1960. 320 p. \$5.95.

#### Guidance for the Academically Talented Student

By National Education Association and American Personnel and Guidance Association. Washington, D. C.: the Association. 1961. 144 p. \$1.

#### Income Tax and Social Security Course, Fifteenth Edition

By D. B. Marti. Englewood Cliffs, N. J.: Prentice-Hall, Inc. 1961. 164 p. \$2.50.

#### Introductory Bookkeeping, Third Edition

By Milton C. Olson, Ernest A. Zelliott, and Walter E. Leidner. Englewood Cliffs, N. J.: Prentice-Hall, Inc. 1961. 592 p. \$3.84.

#### (The) Junior College: Progress and Prospects

By Leland L. Medsker. New York: McGraw-Hill Book Company, Inc. 1960. 367 p. \$6.50.

#### Leadership and Organization: A Behavioral Science Approach

By Robert Tannenbaum, Irving R. Weschler, and Fred Massarik. New York: McGraw-Hill Book Company, Inc. 1961. 456 p. \$7.50.

#### (The) More You Show the More You Sell

By L. Mercer Francisco. Englewood Cliffs, N. J.: Prentice-Hall, Inc. 1960. 287 p. \$7.50.

#### Other Lands, Other Peoples

By Committee on International Relations (NEA). Washington, D. C.: the Committee. 1960. 179 p. \$1.

#### Rankings of the States, 1961

By Research Division (NEA). Research Report 1961-R1. Washington, D. C.: the Division. 1961. 43 p. 75c

#### Teacher Supply and Demand in Public Schools, 1960

By Research Division (NEA). Research Report 1960-R7. Washington, D. C.: the Division. 1960. 48 p. \$1.

#### Tested Timed Writings, Second Edition

By M. Fred Tidwell, Mary L. Bell, and Leonard J. Porter. Englewood Cliffs, N. J.: Prentice-Hall, Inc. 1961. 64 p. \$1.36.

### Film

#### Life Insurance—What It Means and How It Works

By Educational Division, Institute of Life Insurance, 488 Madison Avenue, New York 22, New York. 16mm, sound, color, 13 min. Available on free loan or for purchase at \$75.

### Equipment

#### Dictation Machine

A new line of dictation machines has been introduced under the trade name of Executary. Recording is done on a magnetic belt holding 14 minutes of dictation. The three transistorized models available are a dictating unit, \$395; a transcriber, \$370; and a combination unit, \$450. International Business Machines Corporation





# ubea

## NATIONAL, REGIONAL, AND AFFILIATED ASSOCIATIONS

The announcements of meetings, presentation of officers, and news of special projects of the United Business Education Association, UBEA Divisions, unified regional associations, and the affiliated state and local associations are presented in this section of BUSINESS EDUCATION FORUM. UBEA is a Department of the National Education Association. The UBEA unified regional associations are autonomous groups operating within the framework of the national organization; each unified association is represented by its president at meetings of the UBEA Executive Board. Affiliated state and local associations cooperate with UBEA in promoting better business education; each affiliated association has proportional representation in the UBEA Representative Assembly.

### FBLA National Project

High school and college members of the Future Business Leaders of America throughout the nation are working on the national project, "Each Chapter Build a Chapter." Encouraging Progress is being made in this, the initial year of the project, with the chartering of 137 new chapters of FBLA during the first semester of the current school year.

The reports of projects and activities completed by various chapters in high schools and colleges provide ever-increasing evidence of the outstanding educational and leadership experiences provided for members at the local level.

Business teachers interested in this student program sponsored by the United Business Education Association should read the story of what a chapter of FBLA can do in a single year as reported in the FBLA Forum Section in this issue of the FORUM.

### CONVENTION CALENDAR

#### National Meeting

Future Business Leaders of America, Washington, D. C., June 11-13

#### State and Area Meetings

Alabama Business Education Association, Birmingham, March 17  
California Business Education Association, San Diego, March 25-27  
Chicago Area Business Educators Association, March 25  
Florida Business Education Association, Jacksonville, March 18  
Georgia Business Education Association, Atlanta, March 24  
Michigan Business Education Association, Baneroff, Saginaw, March 25-26  
Mississippi Business Education Association, Jackson, March 17  
North Carolina Education Association, Department of Business Education, Asheville, March 24  
Oregon Business Education Association, Portland, March 18  
Tennessee Business Education Association, Memphis, March 17  
South Carolina Business Education Association, Columbia, March 17

### National, Regional, and State UBEA Membership Chairmen

UBEA's Spring Membership Campaign plans were completed at the annual meeting of membership chairmen held on February 24 in Chicago. Ralph Reed, national chairman, Edmond, Oklahoma, and Mearl Guthrie, national chairman for student memberships, Bowling Green, Ohio, outlined an action program which promises to aid many states in reaching the goals set for the end of the current school year.

At the present time, the Southern Region is ahead of all other regions in total membership with 1,939 members in its 12-state area. The regional chairmen are: *Eastern Region*—Mary Ellen Oliverio, New York, New York; *Southern Region*—Jeffrey Stewart, Jr., Blacksburg, Virginia; *Central Region*—Arnold Condon, Urbana, Illinois; *Mountain-Plains Region*, Ralph Reed, Edmond, Oklahoma; and *Western Region*—Jack Yuen, San Francisco, California.

State membership chairmen for UBEA are: *Alabama*—Marie Ann Oesterling, Trussville; *Alaska*—Agatha B. Prator, Anchorage; *Arizona*—Harley King, Phoenix; *Arkansas*—Katherine S. Green, State College; *California*—Jack Yuen, San Francisco; *Colorado*—Ruth Mitchell, Denver; *Connecticut*—Jeanne Skawinski, Bristol; *Delaware*—Betty Talbot, Wilmington; *District of Columbia*—DeWayne Cuthbertson; *Florida*—Florence Beever, Jacksonville; *Georgia*—Edith C. Mulkey, Decatur; *Hawaii*—Harriet Nakamoto, Honolulu; *Idaho*—Robert Rose, Boise; and *Illinois*—Harves Rahe, Carbondale.

*Indiana*—Ed Marlin, Evansville; *Iowa*—Gloria Alcock, Cedar Rapids; *Kansas*—Donald E. Wilson, Prairie Village; *Kentucky*—Ethel M. Plock, Louisville; *Louisiana*—Marie Louise Hebert, Breaux Bridge; *Maryland*—James G. Brown, College Park; *Michigan*—E. L. Marietta, East Lansing; *Minnesota*—Ellis J. Jones, St. Peter; *Mississippi*—Mabel Baldwin, Hattiesburg; *Missouri*—Marie C. Vilhauer, Cape Girardeau; *Montana*—John O. Jones, Fort Benton; *Nebraska*—Ronald Landstrom, Kearney; *Nevada*—Mar-

tha King, Boulder City; and *New Jersey*—Howard L. Haas, Montclair State College.

*New Mexico*—Rebecca Lutz, Los Lunas; *New York*—Donald Mulkerne, Albany; *North Carolina*—Evelyn H. Withers, Gastonia; *North Dakota*—John Keller, Valley City; *Ohio*—Elizabeth Freel, Oxford; *Oklahoma*—Gordon Culver, Stillwater; *Oregon*—Louana B. Lamb, Eugene; *Pennsylvania*—Thomas Martin, Bloomsburg; *Puerto Rico*—Amalia Ll. Charneo, Hato Rey; *Rhode Island*—Lucy D. Medeiros, Providence; *South Carolina*—Sara K. Zeagler, Blythewood.

*South Dakota*—Lois Von Seggern, Huron; *Tennessee*—Eugenia Moseley, Nashville; *Texas*—Ilice Iio, Houston; *Utah*—Rosamond R. Demman, Salt Lake City; *Vermont*—Sally B. Maybury, Burlington; *Virginia*—Marguerite Crumley, Richmond; *Washington*—Frances A. Brown, Seattle; *West Virginia*—Juanita B. Parker, Buckhannon; *Wisconsin*—Leon Hermesen, Whitewater; and *Wyoming*—James Zancanella, Laramie.

### Quarterly Topics Announced

More than 2,200 members of the United Business Education Association receive copies of THE NATIONAL BUSINESS EDUCATION QUARTERLY as a part of their membership service. The editors of the Spring 1961 issue of the QUARTERLY are Ruth Anderson, North Texas State College, Denton, Research Section; and Adrienne G. Frosch, Lafayette High School, Brooklyn, New York, International Section.

The Research Section of the QUARTERLY released this month is devoted to articles on the implications of research in basic business, typewriting, shorthand and transcription, and bookkeeping. The International Section features articles by persons who have traveled, studied, and taught abroad.

Kenneth J. Hansen, Colorado State College, Greeley, is editor of the Summer 1961 issue of the QUARTERLY that features supervision in business education.



# The Western News Exchange

Published by the Western Business Education Association, a Region of UBEA

Volume 6

March 1961

Number 1

## ANNUAL CONVENTION APRIL 6-8

Members of the Western Business Education Association will hold their annual convention at the Ridpath Hotel, Spokane, Washington, on April 6-8. The program for the meeting has been announced by Robert Smick, John Rogers High School, Spokane, president of the Eastern Washington Business Education Association. EWBEA is the host association for the convention.

The program has been organized under the direction of Robert Kessel, University of Idaho, Moscow. The local chairman for the convention is Alvin Danielson, Shadle Park High School, Spokane. Lorraine Schwartz, John Rogers High School, Spokane; and Ernestine Evans, Whitworth College, Spokane, are members of the planning committee. Other officers of the Eastern Washington association assisting with the program are Ron Schoesler, Lewis and Clark High School, Spokane, vice-president; and John Fertakis, Eastern Washington College of Education, Cheney, secretary-treasurer.

## CONVENTION PROGRAM

Ridpath Hotel, Spokane, Washington

April 6-8, 1961

**Theme: Business Education's Role in a Changing America**

### THURSDAY, APRIL 6

**WBEA EXECUTIVE BOARD MEETING (9:00-11:00 a.m.)**

**LUNCHEON (Noon-1:30 p.m.)**

*Presiding:* EDITH SMITH, President of WBEA, Lewis and Clark College, Portland, Oregon

*Greetings:* THE HONORABLE NEAL R. FOSSEEN, Mayor, City of Spokane.

*Speaker:* L. G. RHODES, Director of Area 13, National Office Management Association—"Office of Tomorrow"

**SECONDARY SCHOOLS SECTIONAL MEETING (2:00-4:00 p.m.)**

*Chairman and Discussion Moderator:* LEONARD CARPENTER, Portland Public Schools, Portland, Oregon

*Speaker:* VERNER DOTSON, Seattle Public Schools, Seattle, Washington—"Occupational Preparation in a Changing America"

*Speaker:* WILLIAM MASON, University of Illinois, Urbana—"Economic Education in a Changing America"

*Panel Member:* ALBERT C. FRIES, Chico State College, Chico, California

*Panel Member:* MARY ALICE WITTENBERG, Los Angeles City Schools, Los Angeles, California

*Recorder:* NELL IDINGS, Borah High School, Boise, Idaho

**COLLEGE SECTIONAL MEETING (2:00-4:00 p.m.)**

*Chairman and Discussion Moderator:* ROBERT HOSKINSON, Washington State University, Pullman

*Speaker:* DONALD TATE, Arizona State University, Tempe—"General Education in Business Teacher Education"

*Speaker:* ROBERT BRIGGS, University of Washington, Seattle—"Business Administration and Economics in Business Teacher Education"

*Speaker:* WILLIAM HIMSTREET, University of Southern California, Los Angeles—"General and Special Professional Education in Business Teacher Education"

*Recorder:* FRANCES A. BROWN, University of Washington, Seattle



**SCENIC SETTING . . .** The Grand Coulee Dam on the Columbia River is one of the greatest power producers in the world. This important economic as well as scenic attraction is only 91 miles from Spokane, the host city for the annual convention of the Western Business Education Association, a Region of the United Business Education Association.

**DINNER (6:30-8:00 p.m.)**

*Presiding:* HAROLD PALMER, President, Western Washington Business Education Association, Western Washington College of Education, Bellingham

*Speaker:* HAMDEN L. FORKNER, Professor Emeritus, Teachers College, Columbia University, New York, New York—"I Remove My Hat in the Presence of the Dead"

### FRIDAY, APRIL 7

**BREAKFASTS (7:15 a.m.)**

Central Washington Business Education Association

*Presiding:* SELMA COLEMAN, President, CWBEA, Mabton High School, Mabton

Montana Business Teachers Association

*Presiding:* JAMES R. JACKSON, President, MBTA, Billings Senior High School, Billings

**BOOKKEEPING SECTIONAL MEETING (9:00-10:15 a.m.)**

*Chairman:* JACK WINCHELL, Coeur d'Alene High School, Coeur d'Alene, Idaho

*Speaker:* HAMDEN L. FORKNER, Professor Emeritus, Teachers College, Columbia University, New York, New York

*Recorder:* LOIS WOODSELL, Lewis and Clark High School, Spokane, Washington

**SHORTHAND AND TRANSCRIPTION SECTIONAL MEETING (9:00-10:15 a.m.)**

*Chairman:* CLISBY EDLEFSEN, Boise Junior College, Boise, Idaho

*Speaker:* RUSSELL J. HOSLER, The University of Wisconsin, Madison

*Recorder:* IRIS IRONS, L.D.S. Business College, Salt Lake City, Utah

**DISTRIBUTIVE EDUCATION SECTIONAL MEETING (9:00-10:15 a.m.)**

*Chairman:* ROBERT ROSE, Boise Junior College, Boise, Idaho

*Speaker:* OTTO LOGAN, Washington State Department of Public Instruction, Olympia—"Distributive Education in a Changing America"

*Recorder:* TERRY CARLSON, Colfax High School, Colfax, Washington



**TYPEWRITING SECTIONAL MEETING (10:30-11:45 a.m.)**

*Chairman:* FRANCES SADOFF, Washington State University, Pullman

*Speaker:* ALAN LLOYD, Gregg Publishing Division, McGraw-Hill Book Company, Inc., New York, New York—"The Five Fundamentals of Teaching Typewriting"

*Recorder:* LAURA BOMBINO, Coeur d'Alene High School, Coeur d'Alene, Idaho

**BASIC BUSINESS SECTIONAL MEETING (10:30-11:45 a.m.)**

*Chairman:* NORMAN THOMPSON, Eastern Washington College of Education, Cheney

*Speaker:* FRED KELSEY, National Committee for Education in Family Finance, New York, New York—"Basic Business Education in a Changing America"

*Recorder:* STEWART AILOR, Post Falls High School, Post Falls, Idaho

**CLERICAL PRACTICE AND OFFICE MACHINES SECTIONAL MEETING (10:30-11:45 a.m.)**

*Chairman:* EUGENE CAREY, Medical Lake High School, Medical Lake, Washington

*Speaker:* MILLARD COLLINS, International Business Machines Corporation, New York, New York—"The Clerical Occupations in a Changing America"

*Recorder:* GERRY MEINERS, Pullman High School, Pullman, Washington

**ADMINISTRATION AND SUPERVISION SECTIONAL MEETING (10:30-11:45 a.m.)**

*Chairman:* EDWARD VIETTI, University of Nevada, Reno

*Speaker:* S. J. WANOUS, University of California, Los Angeles—"Improving Business Education Through Administration and Supervision"

*Recorder:* GRACE PALMER, Sunset High School, Beaverton, Oregon

**LUNCHEON (Noon-1:30 p.m.)**

*Presiding:* ROBERT SMICK, President, Eastern Washington Business Education Association, John Rogers High School, Spokane

*Speaker:* KARL BACHMAN, Services and Publicity Assistant, Washington Water Power Company, Spokane—"Operation Abolition"

**BOOKKEEPING PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* WILLIAM WINNETT, San Francisco State College, San Francisco, California

*Consultant:* HAMDEN L. FORKNER, Professor Emeritus, Teachers College, Columbia University, New York, New York

*Panel Member:* JAMES O. GRIGGS, North Central High School, Spokane, Washington

*Recorder:* ROBERT JACKSON, Billings High School, Billings, Montana

**SHORTHAND AND TRANSCRIPTION PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* MARY UBER, Central Washington College of Education, Ellensburg

*Consultant:* RUSSELL J. HOSLER, The University of Wisconsin, Madison

*Panel Member:* ANNE CORCORAN, Washington State University, Pullman

*Recorder:* RUTH ANDERSON, University of Idaho, Moscow

**DISTRIBUTIVE EDUCATION PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* BETH COGHLAN, Seattle Public Schools, Seattle, Washington

*Consultant:* JOHN LINN, San Francisco State College, San Francisco, California

*Panel Member:* LYLE BRENNAN, State Department of Business Education, Boise, Idaho

*Recorder:* WALTER HARDIN, Tekoa High School, Tekoa, Washington

**TYPEWRITING PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* HAROLD PALMER, Western Washington College of Education, Bellingham

*Consultant:* ALAN LLOYD, Gregg Publishing Division, McGraw-Hill Book Company, Inc., New York, New York

*Panel Member:* ALLIEN RUSSON, University of Utah, Salt Lake City

*Recorder:* ATHYLINE NICHOLSON, Lincoln High School, Tacoma, Washington

**BASIC BUSINESS PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* ROBERT BENDER, Eastern Washington College of Education, Cheney

*Consultant:* FRED KELSEY, National Committee for Education in Family Finance, New York, New York

*Panel Member:* WAYNE WHITE, Eastern Arizona Junior College, Thatcher

*Recorder:* DOROTHY ALTMAN, Clarkston High School, Clarkston, Washington

**CLERICAL PRACTICE AND OFFICE MACHINES PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* WESTON WILSON, University of Washington, Seattle

*Consultant:* MILLARD COLLINS, International Business Machines Corporation, New York, New York

*Panel Member:* JANE WHITE, Central Washington College of Education, Ellensburg

*Recorder:* DARLENE SMITH, Missoula High School, Missoula, Montana

**ADMINISTRATION AND SUPERVISION PROBLEM CLINIC (2:00-4:00 p.m.)**

*Discussion Leader:* HERBERT J. LANGEN, University of Arizona, Tucson

*Consultant:* S. J. WANOUS, University of California, Los Angeles

*Panel Member:* THOMAS FOSTER, Utah State University, Logan

*Recorder:* MARGARET ROBERTS, Garfield High School, Seattle, Washington

**DINNER (6:30-8:00 p.m.)**

*Speaker:* LOUIS BRUNO, Superintendent of Public Instruction, State of Washington

*Speaker:* ALAN LLOYD, Gregg Publishing Division, McGraw-Hill Book Company, Inc., New York, New York

**OPEN HOUSE (9:00 p.m.)****SATURDAY, APRIL 8**

**UBEA 10,000 CLUB BREAKFAST (7:00-8:30 a.m.)**

**UBEA REPRESENTATIVE ASSEMBLY (9:00-Noon)**

**PRIVATE BUSINESS SCHOOL SECTIONAL MEETING (9:00-Noon)**

**WHO'S WHO IN WESTERN REGION****Western Business Education Association Officers**

President—Edith T. Smith, Lewis and Clark College, Portland, Oregon

Vice President—Lura Lynn Straub, San Diego State College, San Diego, California

Secretary—Herbert J. Langen, University of Arizona, Tucson

Treasurer—Edward M. Vietti, University of Nevada, Reno

Historian—Clisby Edlefsen, Boise Junior College, Boise, Idaho

**UBEA Regional Representatives**

Mary Alice Wittenberg, Los Angeles City Schools, Los Angeles, California

Clisby Edlefsen, Boise Junior College, Boise, Idaho

Ralph C. Asmus, Phoenix College, Phoenix, Arizona

**UBEA Division Officers**

President, Administrators Division—Mary Alice Wittenberg, Los Angeles City Schools, Los Angeles, California

Secretary, Administrators Division—Ruth A. Paget, Barstow Junior College, Barstow, California

President, International Division—Donald Tate, Arizona State University, Tempe



# FBLA forum

For Sponsors and Advisers  
of FBLA Chapters

## Award-Winning Chapter 384 Reports

A weekly radio broadcast, a short course in parliamentary law, model interviews for employment, and a Junior FBLA Club are among the more than 50 activities available to members of the Future Business Leaders of America in the Christiansburg (Virginia) High School. The chapter's 1960 annual activities report was rated first place in the nation and was awarded the Hamden L. Forkner plaque for excellence in reporting.

In business, reports are required for management, workers, stockholders, and the general public. The activities of the various chapters of the Future Business Leaders of America provide an opportunity for members to gain valuable experience in preparing reports comparable to those in business. One of the requisites of the annual activities report for FBLA chapters is that the presentation of activities be made in a businesslike manner. FBLA members are urged to study reports issued by corporations to their stockholders so as to obtain ideas for organizing material for the annual report.

The annual activities report of the Christiansburg High School Chapter is divided into four major sections: objectives and accomplishments; chapter history, organization, and scope of program; minutes of a typical meeting; and exhibits of photographs and illustrative proof of some of the chapter accomplishments for the year.

The chapter's 56 objectives accomplished during the year's program of activities are described in the report. The chapter fulfilled these objectives in a variety of ways. For example, the objective of promoting good relationships between the community and the business department in the school was carried out through chapter member participation in the county fair, assuming responsibility for Tag Day in connection with the annual March of Dimes drive, typewriting letters and addressing envelopes for civic organizations in the community, providing secretarial service to local churches, working with the county welfare department in contributing food and other materials to needy families at Christmas, making a survey of the community, and preparing and broadcasting radio programs on school activities.

Among the other projects reported were:

- Prepared and presented programs at school assemblies and for community groups
- Organized an installation team to assist with the installation of new chapters in neighboring schools and with the induction of officers and new members in their own chapter
- Held at least two meetings a month
- Promoted leadership in the local chapter through experiences in public speaking, spell downs, staging model meetings, and in competing for Miss FBLA and Mr. FBLA
- Encouraged creativity through planning and producing exhibits, scrapbooks, and bulletin boards

- Required members to attend chapter meetings and arranged for full representation at regional, state, and national meetings
- Encouraged members to take part in chapter programs with educational, service, financial, leadership, and social activities included in each program
- Encouraged chapter members to participate in committee work
- Encouraged members to meet the requirement for FBLA degrees as outlined in the FBLA National Constitution and for FBLA offices
- Invited businessmen and women to speak at chapter meetings
- Assisted students in job placement
- Held income tax forums
- Featured programs and displays on American Education Week
- Held demonstrations of modern office equipment
- Invited and had a business organization co-sponsor the chapter
- Acquainted the public with outstanding accomplishments of FBLA through display of chapter awards in Chamber of Commerce office and through newspaper and radio coverage of chapter activities
- Gave citizenship award to outstanding student citizen
- Planned special programs to which parents, faculty, and friends were invited
- Served the school in promoting a good relationship with businessmen in the community
- Promoted loyalty to the school and urged chapter members to participate in other school activities
- Promoted good scholarship through recognition of honor roll members
- Promoted FBLA in the county, the Radford Region, Virginia, and the nation through exhibits, news bulletins, candidates for regional and state offices, and other activities.

The successful operation of Chapter No. 384 at Christiansburg High School is in a large measure due to the excellent guidance and enthusiastic leadership provided by the sponsor, Eunice Smith. Mrs. Smith and members of the chapter plan the chapter's activities well in advance and follow up with an evaluation of the projects. The following excerpt from the annual report indicates the importance attached to FBLA by the chapter members:

We believe the key to a successful FBLA chapter is participation; therefore, this is one of our primary objectives as we plan our work. A special effort has been made each year to increase the scope of activities and to make FBLA greater in our school, community, region, state, and nation. Each year a broader and more extensive set of objectives has been planned and each year the chapter goal of 100 percent accomplishment by 100 percent participation by 100 percent of the members has been set.

FBLA Chapter 384 has been in continuous operation since it was chartered on November 2, 1950. Its activities are representative of the services FBLA chapters perform in many schools and communities throughout the United States.



## SOUTHERN REGION

## South Carolina

Members of the South Carolina Business Education Association will hold their spring meeting on March 17, in Columbia. Roy Poe, Gregg Publishing Division, McGraw-Hill Book Company, Inc., will be the featured speaker.

A luncheon will be held in Russell House on the University of South Carolina Campus beginning at 1 p.m. Elizabeth Scruggs, Kingstree High School, president of the association, will preside at the business session during which time officers for 1961-62 will be elected.

Other officers of SCBEA are Virginia Atkinson, Parker High School, Greenville, vice-president; and Sunnie Hudson, University of South Carolina, Columbia, secretary-treasurer.

*(South Carolina has 125 UBEA members—125 percent of 1960-61 goal.)*

## Georgia

The annual spring meeting of the Georgia Business Education Association will be held on March 24, 1961, at the Municipal Auditorium in Atlanta. The association's theme for the year is "Stressing Quality in Business Education." Keynote speaker for the convention will be D. D. Lessenberry, University of Pittsburgh.

An extensive plan of action for the association has been outlined for 1960-61 including the following projects: (a) continue the revision of the Georgia Business Education Officers Handbook and distribute it to the officers, (b) continue to encourage the growth of the Future Business Leaders of America, (c) present certificates of appreciation at the annual state meeting, (d) continue to develop a broad high school business education program for vocational skill development and to provide basic business training, (e) increase membership in each district, (f) continue the encouragement of college student membership, (g) encourage recruitment of qualified business teachers, (h) encourage and promote participation of businessmen in business education, (i) continue making summaries of recent studies made on business education in Georgia, (j) encourage business teachers in the state to do research and classroom experimentation and to make these results available to business teachers, (k) submit a list of additional books for business teachers in the state library catalog, (l) compile a list of audio-visual aids available in the State

Department with recommendations for deletions and additions, and (m) study programs of other business education organizations.

*(Georgia has 184 UBEA members—105.1 percent of 1960-61 goal.)*

## Virginia

The Virginia Business Education Association met on November 4 in Richmond with Harvey Coppage, Virginia State Department of Education, Richmond, president, presiding.

Z. S. Dickerson, Jr., Madison College, Harrisonburg, moderated a panel for the morning program. Speakers included Harold Ford, assistant superintendent of Fairfax County; H. H. Mitchel, head of the Department of Business Administration, Virginia Polytechnic Institute; Marguerite Crumley, assistant state supervisor for business education, Richmond; and William Jolly, supervisor of personnel, Allied Chemical Corporation, Hopewell.

Eunice Smith, Christiansburg High School, Christiansburg, succeeds Mr. Coppage as president of VBEA. Earl Bracey, William & Mary College, Norfolk, is the new president-elect. State officers who will continue for the second year are Ray Hooper, Virginia High School, Bristol, vice-president; Pela Bobbitt, George Wythe High School, Richmond, treasurer; and Elnora Overley, Richmond Professional Institute, Richmond, secretary.

*(Virginia has 228 UBEA members—101.3 percent of 1960-61 goal.)*

## MOUNTAIN-PLAINS REGION

## Nebraska

The Nebraska Business Education Association will hold its annual spring convention at Columbus High School, Columbus, on Saturday, April 29. The featured speaker will be Roland C. Waterman, Colorado State College at Greeley.

Officers of the association are Luella Van Vleck, Bloomfield High School, president; Shirley Anderson, Grand Island Senior High School, first vice-president; Elizabeth Sack, Blair High School, second vice-president; Wilma Sawyer, Beatrice Senior High School, recording secretary; Viola Golson, Kimball County High School, corresponding secretary; and James Van Marter, Holdrege High School, treasurer.

*(Nebraska has 135 UBEA members—84.3 percent of 1960-61 goal.)*

## WESTERN REGION

## Montana

New officers elected for the Montana Business Teachers Association are Robert Jackson, Billings Senior High School, Billings, president; Ross Jones, Harlowton High School, Harlowton, vice-president; Frances Neal, Billings Senior High School, Billings, secretary; and Jack Simkins, Roundup High School, Roundup, treasurer.

The annual meeting of the association was held at the Missoula County High School at Missoula on October 27. Hamden L. Forkner, professor emeritus, Teachers College, Columbia University, New York, New York, was a featured speaker. His address was entitled "Business Education—A Futuristic Look." The other guest speaker was Paul B. Blomgren, dean of the School of Business, Montana State University, Missoula, who spoke to the group on "The Business World—A Futuristic Look."

*(Montana has 18 UBEA members—60 percent of 1960-61 goal.)*

## California

An added feature of the 1961 California Business Education Association convention to be held at the U. S. Grant Hotel in San Diego, March 25-27, will be the reading and discussion of selected "Learned Papers."

State convention chairman John Barrons, El Capitan High School, Lakeside, has delegated to Robert Langenbach, San Diego State College, San Diego, the task of heading a committee whose function will be the judging of the three best learned papers submitted. A first prize of \$100, second prize of \$75, and third prize of \$50 will be awarded by the Foundation for the Advancement of Business Education, a foundation sponsored by the executive council of the California association. All California business teachers, students preparing to be business teachers, and any out-of-state person now enrolled in a California business teacher education program is eligible for the competition.

Mark Nichols, Utah State Director of Vocational Education, will be the opening keynote speaker. Other keynoters will include George Scott, President, Walker-Scott Company, San Diego; Glen Massman, Management Consultant, Dayton, Ohio; and The Reverend Dr. William Rust, President, Cal-Western University, San Diego.

*(California has 561 UBEA members—102 percent of 1960-61 goal.)*



## BINDERS ... for your FORUMS

Many UBEA members have asked for binders for the UBEA publications, BUSINESS EDUCATION FORUM, and THE NATIONAL BUSINESS EDUCATION QUARTERLY. They are now available in grained, simulated leather, beautifully embossed with the magazine title. You can put two volumes of magazines in each of the binders at a cost of only \$1.75 a year. Binders keep your magazines in an easy to use location, preventing wear and tear with the years of usage they receive. The binders are \$3.50 each or you can purchase any combination of two for \$6.50. Payment must accompany order.

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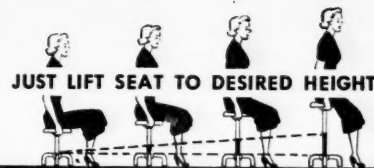
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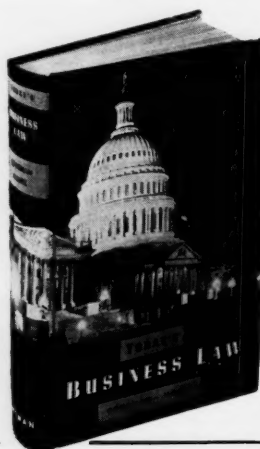
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- Review tests are built in at the end of each section, and end-of-chapter material includes vocabulary-meaning exercises, questions, completion exercises, and cases.
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